

**RESOLUTION 08:16 J.L.U.B.
RESOLUTION FOR THE JOINT LAND USE BOARD
OF THE BOROUGH OF STRATFORD
REGARDING THE ADOPTION OF THE HOUSING ELEMENT
AND FAIR SHARE PLAN**

WHEREAS, the Planning Board of the Borough of Stratford, State of New Jersey, adopted its current master plan with a housing element and fair share plan pursuant to N.J.S. 40:55D-28 on November 29, 2005; and

WHEREAS, the master plan included a housing element and fair share plan pursuant to N.J.S. 40:55D-28(b)(3); and

WHEREAS, N.J.A.C. 5:97-2.1(a) requires the adoption of the housing element and fair share plan by the Planning Board and endorsement by the governing body; and

WHEREAS, N.J.A.C. 5:97-3.1(a) requires the preparation of a fair share plan to address the total 1987-2018 fair share obligation of the Borough of Stratford; and

WHEREAS, N.J.A.C. 5:97-3.1(b) requires the adoption of the fair share plan by the Planning Board and endorsement by the governing body; and

WHEREAS, upon notice duly provided pursuant to N.J.S. 40:55D-13, the Joint Land Use Board, as the successor of the Planning Board of the Borough of Stratford held public hearings on the housing element and fair share plan, as part of its redevelopment plan on December 8, 2008 and December 11, 2008; and

WHEREAS, the Joint Land Use Board of the Borough of Stratford determined that the housing element and fair share plan as set forth by its professional planner in his report of November 26, 2008 are consistent with the goals and objectives of the Borough of Stratford's master plan of November 29, 2005 and that the adoption and implementation of the housing element and fair share plan as revised by the professional planner in his report of November 26, 2008 are in the public interest and protect the public health and safety and promote the general welfare; and

WHEREAS, by a majority vote, with only one dissenting vote, the Board adopted the housing element and fair share plan, originally adopted by the Board as part of the master plan on November 29, 2005 and revised pursuant to the redevelopment plan submitted by the professional planner in a separate report dated November 26, 2008.

NOW, THEREFORE, BE IT RESOLVED by the Joint Land Use Board of the

Borough of Stratford, State of New Jersey, that the Joint Land Use Board, as the successor to the Borough's Planning Board, hereby adopts the revised November 26, 2008 housing element and fair share plan.



FRANK CAHILL
CHAIRMAN, JOINT LAND USE BOARD

I hereby certify that this is a true copy of the Resolution adopting the housing element and fair share plan of the Borough of Stratford on December 11, 2008.



JOHN D. KEENAN, JR., RMC
ADMINISTRATIVE OFFICER, JOINT LAND USE BOARD
BOROUGH CLERK, BOROUGH OF STRATFORD

PROPOSED REDEVELOPMENT AREAS (N.J.A.C. 5:97-6.6)

(Submit separate checklist for each site or zone)

General Description

Municipality/County: Stratford Borough, Camden County

Project Name/Redevelopment Designation: Area 1

Block(s) and Lot(s): Block 58, Lots 28,29,30,31,32,33, 34, 35, 36, 37; Block 59, Lots 1-5; Block 60, Lots 1 & 2

Total acreage: 13.44

Proposed density (units/gross acre): 12/acre

Affordable Units Proposed: 18

Family: 18

Sale: _____

Rental: 18

Very low-income units: _____ Sale: _____ Rental: _____

Age-Restricted: _____ Sale: _____ Rental: _____

Market-Rate Units Anticipated: 87

Non-Residential Development Anticipated (in square feet): TBD

Will the proposed development be financed in whole or in part with State funds, be constructed on State-owned property or be located in an Urban Transit Hub or Transit Village? ☐ Yes ☒ No

Bonuses for affordable units, if applicable:

Rental bonuses as per N.J.A.C. 5:97-3.5: 18

Rental bonuses as per N.J.A.C. 5:97-3.6(a): 0

Very low income bonuses as per N.J.A.C. 5:97-3.7¹: 0

Smart growth bonuses as per N.J.A.C. 5:97-3.18: 0

Redevelopment bonuses as per N.J.A.C. 5:97-3.19: 0

Compliance bonuses as per N.J.A.C. 5:97-3.17: 0

Date zoning or redevelopment plan adopted: 12/8/2008 (183)

Date development approvals granted: 0

PROPOSED REDEVELOPMENT AREAS (N.J.A.C. 5:97-6.6)

(Submit separate checklist for each site or zone)

General Description

Municipality/County: Stratford Borough, Camden County

Project Name/Redevelopment Designation: Area 2

Block(s) and Lot(s): 62/2

Total acreage: 22.35

Proposed density (units/gross acre): 8

Affordable Units Proposed: 40

Family: 23

Sale: 23

Rental: 0

Very low-income units: 0

Sale: 0

Rental: 0

Age-Restricted: 17

Sale: 17

Rental: 0

Market-Rate Units Anticipated: 160

Non-Residential Development Anticipated (in square feet): TBD

Will the proposed development be financed in whole or in part with State funds, be constructed on State-owned property or be located in an Urban Transit Hub or Transit Village? ☐ Yes ☒ No

Bonuses for affordable units, if applicable:

Rental bonuses as per N.J.A.C. 5:97-3.5: 0

Rental bonuses as per N.J.A.C. 5:97-3.6(a): 0

Very low income bonuses as per N.J.A.C. 5:97-3.7¹: 0

Smart growth bonuses as per N.J.A.C. 5:97-3.18: 0

Redevelopment bonuses as per N.J.A.C. 5:97-3.19: 0

Compliance bonuses as per N.J.A.C. 5:97-3.17 0

Date zoning or redevelopment plan adopted: 12/8/2008 (PB)

Date development approvals granted: _____

PROPOSED REDEVELOPMENT AREAS (N.J.A.C. 5:97-6.6)

(Submit separate checklist for each site or zone)

General Description

Municipality/County: Stratford Borough, Camden County

Project Name/Redevelopment Designation: Area 3

Block(s) and Lot(s): 116/14

Total acreage: 7.43

Proposed density (units/gross acre): _____

Affordable Units Proposed: 4

Family: 4

Sale: 4

Rental: 0

Very low-income units: 2

Sale: 2

Rental: 0

Age-Restricted: 0

Sale: 0

Rental: 0

Market-Rate Units Anticipated: 18

Non-Residential Development Anticipated (in square feet): TBD

Will the proposed development be financed in whole or in part with State funds, be constructed on State-owned property or be located in an Urban Transit Hub or Transit Village? ☐ Yes ☒ No

Bonuses for affordable units, if applicable:

Rental bonuses as per N.J.A.C. 5:97-3.5: 0

Rental bonuses as per N.J.A.C. 5:97-3.6(a): 0

Very low income bonuses as per N.J.A.C. 5:97-3.7¹: 2

Smart growth bonuses as per N.J.A.C. 5:97-3.18: 0

Redevelopment bonuses as per N.J.A.C. 5:97-3.19: 1

Compliance bonuses as per N.J.A.C. 5:97-3.17: 0

Date zoning or redevelopment plan adopted: 12/8/2008 (P/B)

Date development approvals granted: _____

**Information and Documentation Required with Petition or in Accordance with an
Implementation Schedule**

The municipality is providing an implementation schedule for this project/program.

- ☐ Yes. Skip to and complete implementation schedule found at the end of this checklist.
NOTE: The remainder of this checklist must be submitted in accordance with the implementation schedule.
- ☒ No. Continue with this checklist.

- ☐ Project/Program Information Form (previously known as Project/Program Monitoring Form. If relying on previously submitted 2007 monitoring and/or subsequent CTM update, also check here ☐ in lieu of submitting forms.)
- ☒ Adopted Resolution designating Redevelopment Area
- ☐ Demonstration of DCA's approval of Redevelopment Area designation. Check here ☐ if non-applicable.
- ☒ Redevelopment plan adopted by the governing body which includes the requirements for affordable housing
- ☒ A description of the site, including its location, acreage and existing and intended use
- ☐ An anticipated timeline and development process expected for the site

If payments in lieu of on-site construction of the affordable units is an option:

- ☐ Proposed or adopted ordinance establishing the amount of the payments
- ☐ Spending plan

A general description of the site, including:

- ☒ Name and address of owner
- ☒ Subject property street location
- ☒ Subject property block(s) and lot(s)
- ☐ Indicate if urban center or workforce housing census tract
- ☒ Subject property total acreage
- ☒ Previous zoning designation and date previous zoning was changed
- ☒ Current zoning and date current zoning was adopted
- ☒ Description of any changes to bulk standards intended to accommodate the proposed densities
- ☒ Tax maps showing the location of site(s) with legible dimensions (electronic if available)

- ☒ Map of Redevelopment Area

**Information and Documentation Required prior to Substantive Certification or in Accordance
with an Approved Implementation Schedule**

A description of the suitability of the site, including:

- ☒ Description of surrounding land uses
- ☒ Demonstration that the site has street access
- ☒ Planning Area and/or Special Resource Area designation(s) e.g., PA1, PA2, PA3, PA4, PA5, CAFRA, Pinelands, Highlands, Meadowlands, etc., including a discussion on consistency with the State Development and Redevelopment Plan (SDRP) and/or other applicable special resource area master plans
- ☒ Demonstration that there is or will be adequate water capacity per N.J.A.C. 5:97-1.4 to serve the proposed redevelopment area or that the site is subject to a durational adjustment per N.J.A.C. 5:97-5.4
- ☒ Demonstration that there is or will be adequate sewer capacity per N.J.A.C. 5:97-1.4 to serve the proposed redevelopment area or that the site is subject to a durational adjustment per N.J.A.C. 5:97-5.4

A description (including maps if applicable) of any anticipated impacts that result from the following environmental constraints:

- ☒ Wetlands and buffers
 - ☐ Steep slopes
 - ☐ Flood plain areas
 - ☐ Stream classification and buffers
 - ☐ Critical environmental site
 - ☐ Historic or architecturally important site/district
 - ☐ Contaminated site(s); proposed or designated brownfield site
 - ☐ Based on the above, a quantification of buildable and non-buildable acreage
- ☐ A copy of the final Request for Proposals, which includes the requirements for affordable housing. Check here ☐ if non-applicable.
- ☐ Demonstration that the municipality or redeveloper either has control of the site or an option on the property or a plan in place for obtaining site control, in accordance with the LHRL
- ☐ An executed redevelopment agreement that results in the creation of affordable housing units and which shall include the following:
- ☐ Number, tenure and type of units

- ☐ A schedule for the overall development plan, including phasing of residential development
- ☐ Compliance with N.J.A.C. 5:94-6.4(i)-(k)

- ☐ Demonstration that the first floor of all townhouse or other multistory dwelling units is accessible and adaptable per N.J.A.C. 5:97-3.14
- ☐ If applicable, current status of the municipality's Workable Relocation Assistance Program (WRAP)

Information and Documentation Required Prior to Marketing the Completed Units

- ☐ Resolution or executed contract designating an experienced Administrative Agent, and a statement of his/her qualifications, in accordance with N.J.A.C. 5:96-18
- ☐ Adopted operating manual that includes a description of program procedures and administration or a statement indicating that the Administrative Agent designated to run the program uses a COAH-approved manual in accordance with UHAC
- ☐ An affirmative marketing plan in accordance with UHAC, except for low- and moderate-income households displaced by redevelopment that are given preference for new units

PROPOSED REDEVELOPMENT AREAS (N.J.A.C. 5:97-6.6)

IMPLEMENTATION SCHEDULE

The implementation schedule sets forth a detailed timetable that demonstrates a "realistic opportunity" as defined under N.J.A.C. 5:97-1.4 and a timetable for the submittal of all information and documentation required by N.J.A.C. 5:97-6.

The timetable, information, and documentation requested below are required components of the implementation schedule.

Please note that all information and documentation requested below is required to be submitted to COAH no later than two years prior to the scheduled implementation of the mechanism. The fully completed checklist from above must be submitted at that time.

PROVIDE THE INFORMATION REQUESTED IN THE SECTIONS BELOW

(A) Redevelopment Area information, including the following:

Redevelopment Area Documentation	Date Anticipated to be Completed	Date Supporting Documentation to be Submitted to COAH
Adopted resolution designating Redevelopment Area	12/8/2008	12/31/2008

Demonstration of DCA's approval of Redevelopment Area designation (enter N/A if not applicable)		
Redevelopment plan adopted by the governing body which includes the requirements for affordable housing		

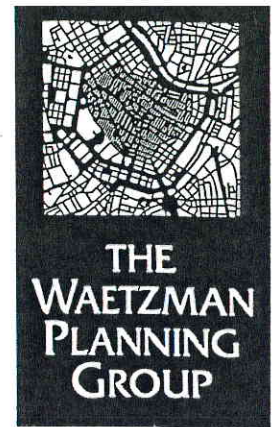
(B) Development schedule, including, but not limited to, the following:

Redevelopment Process Action	Date Anticipated to Begin	Date Anticipated to be Completed	Date Supporting Documentation to be Submitted to COAH
Site Identification			
RFP Process (enter N/A if not applicable)			
Developer Selection			
Site Plan Preparation			
Development Approvals			
Contractor Selection			
Building Permits			
Construction			
Occupancy			

Redevelopment Narrative Section

¹ Pursuant to PL 2008 c.46, Very Low-Income bonuses may only be granted for very low-income units that exceed 13 percent of the of the housing units made available for occupancy by low-income and moderate income households.

**AN ASSESSMENT OF THE NEED FOR REDEVELOPMENT AND A
REDEVELOPMENT PLAN FOR AREAS 1, 2, AND 3**



TAX BLOCKS 58; 59; AND 60;

BLOCK 62, LOT 2; AND BLOCK 116, LOTS 14 AND 14.04

BOROUGH OF STRATFORD, CAMDEN COUNTY, NJ

Prepared by Larry S. Waetzman, PP, AICP

The Waetzman Planning Group, Inc.

The original copy has been signed and sealed in accordance with law.
It is available for review in the municipal building, 307 Union Avenue,
Stratford, NJ 08084 during normal business hours.

Revised, December 5, 2008

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INTRODUCTION

This report supplements and replaces the assessment of a need to redevelop three areas in Stratford Borough, Camden County, New Jersey. The three areas, which are described below, were the subject of a previous Assessment of Need Study that was prepared by this author and dated June 19, 2008, and also replaces a Redevelopment Plan for the same areas that was dated October 7, 2008. This revision has been commissioned in an abundance of caution, following review of recent case law.

The Mayor and Council of the Borough of Stratford authorized this Study. It has been submitted to the Borough's Joint Land Use Board for its review and recommendations. Larry S. Waetzman, a licensed New Jersey Professional Planner, prepared the Assessments of Need and the Redevelopment Plans. The author is also a member of the American Institute of Certified Planners.

Both components of this document were written in accordance with the Local Redevelopment and Housing Law (LRHL) (N.J.S.A. 40:A 12A). This Act establishes a two-step process whereby a proposed area, designated by the Governing Body, is assessed to determine its eligibility to be declared an area in need of redevelopment. The Act lists seven specific criteria ("a" through "g"), as described below, and the LRHL declares that an area may be declared in need of redevelopment if it meets at least one of these criteria:

1. **The "a" criteria – Deterioration:** The generality of buildings are substandard, unsafe, unsanitary, dilapidated, obsolescent, or possess any of such characteristics, or are so lacking in light, air, or space, as to be conducive to unwholesome living or working conditions.
2. **The "b" criteria – Abandoned Commercial and Industrial Buildings:** The discontinuance of the use of buildings previously used for



commercial, manufacturing, or industrial purposes; the abandonment of such buildings; or the same being allowed to fall into so great a state of disrepair as to be untenable.

3. **The “c” Criteria – Public and Vacant Land:** Land that is owned by the municipality, the county, a local housing authority, redevelopment agency or redevelopment entity, or unimproved vacant land that has remained so for a period of ten years prior to adoption of the resolution, and that by reason of its location, remoteness, lack of means of access to developed sections of the municipality, or topography, or nature of the soil, it is not likely to be developed through the instrumentality of private capital.
4. **The “d” Criteria – Obsolete Layout and Design:** Areas with buildings or improvements which, by reason of dilapidation, obsolescence, overcrowding, faulty arrangement, lack of ventilation, light and sanitary facilities, excessive land coverage, deleterious land use or obsolete layout, or any combination of these or other factors, are detrimental to the safety, health, morals, or welfare of the community.
5. **The “e” Criteria – Underutilization:** A growing lack or total lack of proper utilization of areas caused by the condition of the title, diverse ownership of the real property, therein or other conditions, resulting in a stagnant or not fully productive condition of land potentially useful and valuable for contributing to and serving the public health, safety, and welfare.
6. **The “f” Criteria – Fire and Natural Disasters:** Areas, in excess of five contiguous acres, whereon buildings or improvements have been destroyed, consumed by fire, demolished or altered by the action of storm, fire, cyclone, tornado, earthquake or other casualty in such a way that the aggregate assessed value of the area has been materially depreciated.



7. **The “g” Criteria – Urban Enterprise Zones:** In any municipality in which an enterprise zone has been designated pursuant to the “New Jersey Urban Enterprise Zones Act” P.L. 1983, C.303 (C.52:27H-60 et seq) the execution of the actions prescribed in that act for the adoption by the municipality and approval by the New Jersey Urban Enterprise Zone Authority of the zone development plan for the area of the enterprise zone shall be considered sufficient for the determination that the area is in need of redevelopment pursuant to sections 5 and 6 of P.L. 1992, C.79 for the purpose of granting tax exemptions within the enterprise zone district pursuant to the provision of P.L. 1992. The municipality shall not utilize any other redevelopment powers within the enterprise zone unless the municipal governing body and planning board have also taken the actions and fulfilled the requirements prescribed in P.L. 1992 C.79 for determination that the area is in need of redevelopment or any area in need of rehabilitation and the municipal governing body has adopted a redevelopment plan ordinance including the area of the enterprise zone.
8. **The “h” Criteria- Smart Growth:** The designation of the delineated area is consistent with smart growth planning principles adopted pursuant to law or regulation.

The New Jersey Courts have narrowed the focus of these criteria through a series of recent decisions that have reinterpreted the LRHA and, in key aspects, have limited its application.

In Gallenthin Realty Development v. Borough of Paulsboro, the New Jersey Supreme Court decided in June 2007 that a narrower construction of criterion “e” was required. It examined the definition of “blight” that is found in Article VIII, Section 3 of the New Jersey Constitution. This section declared that “the clearance, replanning, development or redevelopment of *blighted* areas shall be a public purpose and public use, for which private property may be taken [by eminent domain]. . .” In deed, a “Redevelopment area” or “area in need of



redevelopment” is defined by the LRHA as an area determined to be in need of redevelopment pursuant to sections 5 and 6 of P.L.1992, c.79 (C.40A:12A-5 and 40A:12A-6) *or determined heretofore to be a “blighted area”* pursuant to P.L.1949, c.187 (C.40:55-21.1 et seq.), repealed by this Act, both determinations as made pursuant to the authority of Article VIII, Section III, paragraph 1 of the Constitution.”

The Supreme Court determined in Gallenthin that the eight criteria included in the LHRA had been legislatively substituted for the constitutional definition of blight. However, the Court pointed out that “most property in the state” can be considered “not fully productive” and therefore may be subject to condemnation as being blighted under the state government's definition of the term. Instead, the Court concluded that the term “blight” has a “negative connotation” and is limited to those areas where a “deterioration or stagnation that has a decadent effect on surrounding property.”

Gallenthin focused on criterion “e” (underutilization of the land) and the Court’s decision required a municipality to find that the physical condition of the properties at issue was contributing to social problems not only within the redevelopment area, but also in nearby areas. It required a physical inspection of subject lands and indicated that an actual finding of blight was required, in addition to the conditions specified by criterion “e” in the LRHA, before land could be declared in need of redevelopment.

The Appellant Decision expanded this doctrine in its 2008 decision in The City of Long Branch v. Anzelone. Thus decision also required a physical finding of blight in conjunction with criteria “a” (deterioration), “b” abandonment of commercial or industrial buildings, and “c” (unimproved public and vacant land.) The remaining criteria (“d,” “f,” and “g”) were not specifically mentioned in either decision, perhaps because blight is a presumed consequence of the definition of criteria “d” (obsolete layout and design) and “f” (fire and natural disaster). The blighting affect of these conditions can be clearly determined by a



survey of exterior conditions. Criterion “g” (urban enterprise zones) is based upon a legislative determination that a wide area is subject to conditions that typically lead to blight and Criterion “h” defines goals of planning practice rather than specific conditions of blight.

In order to understand the requirement to find blight in these recent cases, it is helpful to examine the use of the term in planning theory. The term “blight” is recognized in planning doctrine as a form of urban decay that is often manifested by documented conditions that are similar to those found in LRHA criteria “a” through “g.” A Glossary of Zoning, Development, and Planning Terms, published by the American Planning Association and its Planning Advisory Service (December 1999, p. 47), defines “blight” as an “unsightly condition including the accumulation of debris, litter, rubbish, or rubble; fences characterized by holes, breaks, rot, crumbling, cracking, peeling or rusting; landscaping that is dead, characterized by uncontrolled growth, or lack of maintenance, or damaged; and any similar conditions of disrepair and deterioration *regardless of the condition of other properties in the neighborhood.*” (Emphasis added.) This definition is only an indication of a lack of property maintenance and an argument can be made that the language of LRHA criteria is a clearer indication of blighting impacts, provided that the determination is well documented. The real significance of the definition lies on its closing phrase, “regardless of the condition of other properties in the neighborhood.”

Unchecked urban blight may spread to adjoining properties, but the use of the term “blight” in planning doctrine does not require that urban decay has already spread to adjacent lands, as noted in the above definition. Blight is dependent on a prolonged and serious decline in the stability of a large property or a group of properties that has a significant impact on its surroundings. It is capable of spreading to nearby properties if unchecked, but it is counterintuitive to wait for the spread of this decline before allowing government to take the corrective actions envisioned by the State Constitution and by the LRHA. By the time that



blight has spread, it is entrenched and harder to treat. Redevelopment is one of the most effective ways of combating blight.

Planners and other practitioners used the word “blight” to describe urban decay in an effort to draw an analogy between this land use condition and a number of potentially fatal organic diseases that affect a number plant species. Blight is generally used in botany to describe symptoms resulting in the infection of a plant by one of several pathogenic organisms. The pathogenic organism typically causes a withering and irreversible condition that can lead to the death of the plant. Pathogens are, by definition, an infectious agent. Therefore, plant blight is highly contagious and prone to spread. However, urban blight is not organic it can be checked by prompt action.

The purpose of this report is thus to document the existence of urban blight and decay on specific properties and to demonstrate the *potential* for the spread of such decline to adjoining properties.

It is important to note that the area that was the subject of the Long Branch case was a neighborhood consisting of a relatively large number of single-family residences in varying conditions of maintenance. Despite this, the area was declared to be in need of redevelopment on the basis of a deteriorated condition (criterion a) without conducting interior inspections. The specific language of criteria “a” requires a finding that the generality of buildings are substandard, unsafe, unsanitary, dilapidated, obsolescent, or possess any of such characteristics, or are so lacking in light, air, or space, as to be conducive to unwholesome living or working conditions. It is understandable that the Court was concerned that this conclusion was reached without an interior inspection, and this criterion will not be used in the current investigation.

Similarly, criterion “b,” abandoned commercial and industrial buildings will not be used because there has clearly no intent to discontinue the use of the subject buildings even though in several cases owners have failed to lease large portions of these complexes for many years. It should be noted that criterion “b” would



apply if this vacant condition permitted the buildings “to fall into so great a state of disrepair as to be untenable,” but this would require an interior inspection by a qualified building inspector.

The “c” Criterion (Public and Vacant Land) is similarly unsuited to this study because none the land being investigated is owned by the municipality, the county, a local housing authority, redevelopment agency or redevelopment entity and because unimproved vacant land would qualify only if it has remained so for a period of ten years prior to adoption of the resolution *by reason of its location, remoteness, lack of means of access to developed sections of the municipality, or topography, or nature of the soil*. While this condition may reduce the likelihood of improvement by private capital, it does not apply to any of the Study Areas.

This study is more concerned with a review under Criterion “d” (Obsolete Layout and Design). Some of the qualifications found in this standard, such as dilapidation, lack of ventilation, and inadequate light and sanitary facilities would require interior inspections. However the other aspects of the criterion are excessive land coverage, obsolescence, overcrowding, faulty arrangement, deleterious land use, obsolete layout, or any combination of these or other factors, which are detrimental to the safety, health, morals, or welfare of the community. These factors can be determined by external inspection and review of the use and layout of the land.

Even Criterion “e,” Underutilization, which was the focus of the Gallenthin decision, must be viewed in a more focused light. The Criterion remains valid only when the growing lack or total lack of proper utilization of areas is *caused by the condition of the title, diverse ownership of the real property, therein or other conditions*. If these conditions are the cause of “a stagnant or not fully productive condition of land potentially useful and valuable for contributing to and serving the public health, safety, and welfare,” there may be a legitimate purpose served by this Criterion. A premature subdivision resulting in the creation of a large number of undersized parcels, held by many separate owners,



may call out for the use of redevelopment powers to restore productivity to the land, but that is not the case in the areas being assessed in Stratford.

Similarly, none of these areas have been the subject of fire or natural disasters (Criterion “F”) and none are located in an Urban Enterprise Zone (Criterion “g.”)

The Smart Growth criterion is so broad that it should not be used by itself to determine a need for redevelopment but, when used in conjunction with another authorizing criterion, enhances the validity of a redevelopment plan. These principles are discussed on the web page of the State Office of Smart Growth and include such principles as mixed-use, pedestrian orientation, and transit-oriented development.

The current investigation will focus on a limited number of large properties where the evidence of decline is clearly visible from the exterior or from a demonstrated list of deficiencies.

The use of eminent domain, as an important tool of last resort to advance economic development and to prevent urban blight, was upheld by the U.S. Supreme Court as recently as 2005, in Kelo vs. City of New London. Although the case involved land in Connecticut, the Supreme Court’s decision affects New Jersey redevelopment law. Kelo did not expand the government’s power to use eminent domain, it merely maintained more than 200 years of practice and it relied on more than 100 years of precedent.

Paul Farmer, the Executive Director of the American Planning Association, wrote “the dangers of eminent domain should be addressed by encouraging careful planning and public participation in decisions to invoke the power of eminent domain. However, if eminent domain were eliminated, communities across the country would be at a great risk of becoming stagnant by making redevelopment impossible.”



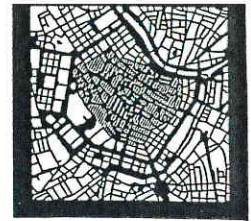
ASSESSMENT OF NEED

This section seeks to determine if the areas designated by the Borough for investigation to determine if they are in need of redevelopment consistent with the above background of New Jersey Legislative and Case Law; the U.S. Supreme Court decision in Kelo; and the generally accepted planning principals. It is based upon careful planning analysis and a thorough public participation process.

Stratford is an almost fully developed older borough in Camden County with a total population of 7,271 in 2000. Stratford is located in an area designated by the New Jersey Department of Smart Growth as a smart growth area and is entirely located in Planning Area 1 according to the New Jersey State Development and Redevelopment Plan. These are the already developed areas of New Jersey where the State would like new growth to occur, so as to discourage sprawl.

The Borough is located within five miles of both Route I-295 and Exit 3 of the New Jersey Turnpike. U.S. Route 30, the White Horse Pike, is the location of most of Stratford's commercial areas, including Study Areas 1 and 2. These sites are both located within walking distance of a station of the PATCO High Speed Line that is located in Lindenwald Borough. Access to Camden and Philadelphia is convenient by both motor vehicle and by mass transit.

Stratford is a member of the "White Horse Pike Economic Development Coalition," which includes eight towns along Route 30 from Barrington to Clementon. The Coalition has recently studied a number of potential redevelopment sites along the White Horse Pike. This Study was prepared in cooperation with the Camden County Improvement Authority (CCIA). The principal author was the economic development firm of Basile, Baumann, Prost Cole and Associates (BBPC) but The Waetzman Planning Group (WPG), the author of this study, served as a subconsultant to BBPC. It was determined by CCIA that WPG's involvement in both the White Horse Pike Study and this study in Stratford did not constitute a conflict of interest.



Three areas in Stratford were identified by the Stratford Borough Council for an assessment of their need for redevelopment and, if found to be qualified, for the preparation of a redevelopment report for each area. Each area is described below as are the factors affecting the potential need for redevelopment.

Area 1

Area 1 is bounded by the north side of South White Horse Pike, Hunt Avenue, Coolidge Avenue, and the municipal border with the Borough of Laurel Springs. It also includes portions of the rights-of way of Bishop Terrace, Stratford Avenue, Wellington Avenue and Suburban Terrace. This area contains Block 58, Lots 28, 29, 30, 31, 32, 33, 34, 35, 36 & 37; Block 59, Lots 1, 2, 3, 4, & 5; and Block 60, Lots 1 & 2. A list of owners is found in the appendix. Land use in this area is predominately nonresidential, but it also includes two large apartment complexes, Stratford and Bishop Courts. All land in Area 1 is zoned "C" Commercial except for the apartment complexes, which are zoned "R-3" Residential.

RESIDENTIAL USES

Stratford Court Apartments (Between Stratford Avenue and Bishop Terrace)

The Stratford Court Apartments (Block 59, Lot 1) consist of 80 units: 40 1-bedroom and 40 2-bedroom units. The layout is obsolete, overcrowded and faulty. The 80 units are located on 1.86 acres, resulting in a density of 43 units per acre, whereas the underlying R-3 Zoning District permits a maximum density of 10 units per acre.



Unauthorized parking at Stratford Court has improved since this photograph was taken, but the number of off-street parking spaces remains inadequate.

Stratford Court has little open space for the benefit of residents. It also has an inadequate supply of off-street parking. The New Jersey Residential Site



Improvement Standards (RSIS) require garden apartments to have 1.8 off-street parking spaces per 1-bedroom unit and 2.0 spaces per 2-bedroom unit. The development is thus required to have 152 off-street parking spaces, but it has just 49 appropriately marked off-street parking spaces.

Stratford Court is owned by the same entity that owns the adjacent Bishop Court Apartment Complex, (Block 60, Lot 2.) Bishop Court consists of 76 units on 2.58 acres: 66 are 1-bedroom and 10 are 2-bedroom units. Its density is 29.5 units per acre, where a maximum of 10-units per acre are permitted by zoning. The combined density of Bishop and Stratford Courts is in excess of 35 dwelling units per acre.

Bishop Court is designed with a central courtyard that once contained a swimming pool, but has since been filled in. This interior courtyard has limited vegetation beyond lawn.



On-street parking at Bishop Terrace, viewed from Bishop Court and looking towards Stratford Court.

Perpendicular parking spaces are provided off of Hunt Avenue and Bishop Terrace, but these spaces may be all or partially located within the public right-of-way. Additional off-street parking is provided between the

southernmost apartment building and the rear of

commercial properties fronting on the White Horse Pike. Whereas RSIS would require garden apartments such as Bishop Court to have 119 off-street parking spaces, it has just 97 spaces, including those that may be partially within the public-right-of-way.



The overcrowding at both apartment complexes has led to a large number of police incident reports that are indicative of social problems. Over a 5-year period, ending in the spring of 2008, there were 189 reports at the two complexes. More than 32% of the police incident reports involved harassment and domestic disputes. When simple assault and criminal mischief were added to the mix, these four categories involved fully 50% of the 37 reported classifications of police incidents at Bishop and Stratford Courts. Equally troubling is the fact that 45% of the police incident reports at Stratford Court were attributed to 6 dwelling units, representing just 7.5% of the total units. 39% of the calls to Bishop Court came from just four dwelling units, representing 5% of the total units. The analysis provided by the Stratford Police Department did not include names to protect privacy, so it is impossible to conclusively demonstrate that the units were occupied by the same households at the time of all reported police incidents. Nonetheless, it is a strong indication of conditions at these two apartment complexes that are not conducive to the public health, safety, and welfare.

The owner of Bishop and Stratford Court has indicated that units rent for relatively low monthly rents that are similar to those required by the Council on Affordable Housing (COAH) for low and moderate-income households. However, since none of the units are subject to affordability controls, occupancy by income-qualified households cannot be assured and Stratford Borough cannot claim credit for any affordable housing from these apartment developments at a time when it has an unmet obligation of 70 units from prior COAH rounds and a Third Round Growth Share Obligation of 13 units.

It is my opinion that Bishop and Stratford Courts constitutes a clear and present blighting influence and meets LRHA Criterion "d." It is recommended that all of Blocks 59 and 60 be declared areas in need of redevelopment and that the portion of Bishop Terrace between South White Horse Pike and Coolidge Street be vacated to permit the unified development of both blocks as an inclusionary housing development.



The consolidation of Blocks 59 and 60 into a single redevelopment area will involve the taking of adjacent property that is not itself blighted. However, the LRHA specifies that “a redevelopment area may include lands, buildings, or improvements which of themselves are not detrimental to the public health, safety or welfare, but the inclusion of which is found necessary ... for the effective redevelopment of the area of which they are a part.”

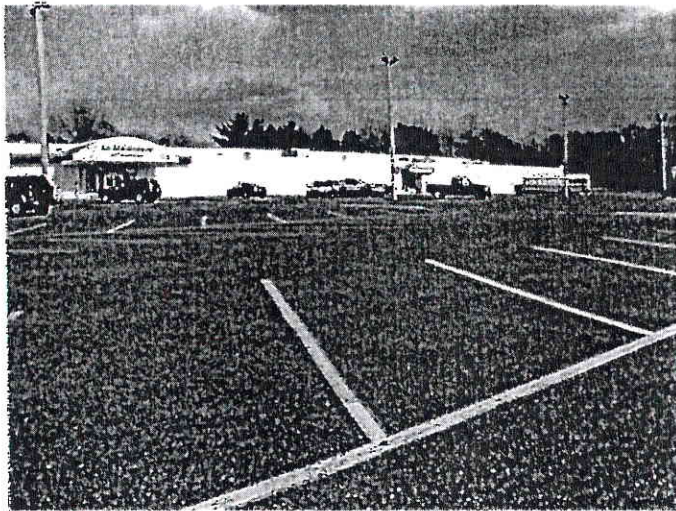
The additional affected parcels are the Goodyear Brake-o-Rama auto repair shop (Block 59, Lot 4), Del Bueno’s Bakery (Block 59, Lot 5), a vacant lot that is currently being offered for sale (Block 59, Lot 3), and the engineering offices of James Sapio, P.E. Also affected would be Block 60, Lot 1, which is owned by the Philippine Community of South Jersey Inc. There is also a small shopping center that currently containing the Body Art I Tattoos and Piercings and Celebrity Pizza.





NONRESIDENTIAL USES

The largest non-residential property in Area I is the La Martinique Bowling Center. It is located on Block 58, Lots 28, 29, 30, 31, 32, 34, and 35 and constitutes over 9 acres of land. It is an 80-lane bowling alley with a small snack bar, party room, billiards, bumper bowling and related facilities. It's street address is 501 South White Horse Pike and it is visible from this street through a lot with frontage on the Pike that is vacant except for a billboard and a sign identifying the bowling alley. However the bowling alley itself is located far back from the street and backs up to Coolidge Avenue. There is a large asphalt parking



The La Martinique Bowling Center and its Parking Lot

lot between the bowling alley and the vacant lot on White Horse Pike, which is unbroken by landscaping. The parking lot is largely underutilized during much of the day and the asphalt is in need of resurfacing. The La Martinique Bowling Center cited declining

utilization and revenue when it filed a tax appeal in 2008 and received a 47% reduction in its assessment, from \$2,949,500 to \$1,560,600. Overall, the complex presents an unattractive image when viewed from White Horse Pike and, when viewed in conjunction with the other vacant and inappropriate land uses in front of it constitutes a blighting influence.



Another blighting influence is presented by the Tomkinson's Auto Repair Shop (Block 58, Lot 36), which has a large number of vehicles parked on its exterior, at the corner of White Horse Pike and Wellington Avenue. These vehicles are clearly visible from the White Horse Pike and adjacent

streets. The auto repair use is permitted in the "C" Zoning District, but the large number of stored vehicles results from the use of the property as an impound yard for vehicles towed on behalf of the Borough and other users. This impound yard meets the definition of a prohibited junkyard in the zoning ordinance and clearly constitutes a blighting influence on the White Horse Pike, a major traffic artery.

The unpaved underutilized lots associated with La Martinique (Lots 34 and 35) also presents an unattractive and underutilized parcel at the gateway into Stratford. La Martinique and the Tompikson Auto Repair Shop/ Impound Yard qualify as areas in need of redevelopment under criterion "d" due to their obsolete and ineffective design.

As was the case with uses adjacent to Stratford and Bishop Courts, it is recommended that several other properties fronting on the White Horse Pike be consolidated within this redevelopment area. These are Block 58, Lots 34, 36, and 37. Uses include the Monro Muffler Shop and a former paint ball facility that is currently vacant and has been foreclosed on by its mortgage holder.

It is recommended that the stub ends of Wellington Avenue and Suburban Terrace that intersect with the east side of South White Horse Pike be vacated. This will create a single nonresidential redevelopment parcel consisting of all of Block 58.





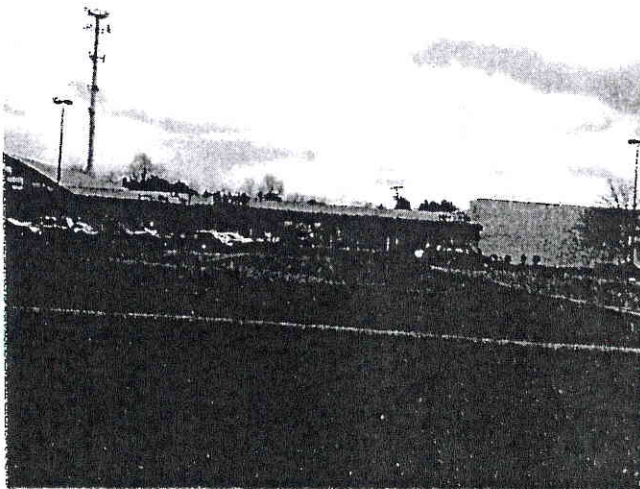
Area 2

The second area being considered for potential redevelopment is located on the south side of White Horse Pike, northwest of Stratford Avenue. This site is designated on the tax maps as Block 62, Lot 2. This large parcel is a largely vacant commercial strip mall that was formerly anchored by a now-closed Bradlees department store. It is owned by AEJ Stratford, LLC, also known as Juster Development.

The stores in this shopping center sit back from the road and front a large expanse of parking. The boarded up nature of much of the center constitutes a blighting influence.

The Center is now anchored by a Goodwill store and another large building proposed for conversion to a medical office called Next Generation. The site also contains a Chinese restaurant adjacent to White Horse Pike and an antique car dealer also bordering on White Horse Pike.

All of Area 2 is zoned C-Commercial.



This center has been largely vacant for many years. In 2001 the center received a 24% reduction in its assessment from \$6,259,000 to \$4,750,000. The vacancies have continued and this may be largely a result of the obsolete design of the center. There is

inadequate turning radii for large delivery tractor trailers at the north end on the Center and the main shopping center buildings is set far back from the street and oriented away from one direction of traffic on White Horse Pike. There is inadequate landscaping on the site as well.



Representatives of Juster Development presented a concept development plan at a meeting of the Joint Land Use Board on November 12, 2008. The plan showed a total of 184,500 square feet of gross floor area with 60,000 square feet to be occupied by the Next Generation medical center. The next largest block of leased space (31,100 square feet) would continue to be occupied by Goodwill Industries. A total of 74,000 square feet of floor area was shown on the plan as being “available,” indicating that after all of these years major tenants have still not been located beyond Next Generation. Vacant and available space includes two deep “stores” of 30,000 square feet each, which are immediately adjacent to Next Generation. The plan included two new pad sites along White Horse Pike.

Although more landscaping was provided, the plan provided a total of 623 parking spaces. This is an overall parking ratio of 3.38 spaces per 1,000 square feet, which is an inadequate amount of off-street parking.

I believe that the difficulty in returning this center to an active and productive role in the community is a direct function of its obsolete design and that it qualifies as a redevelopment area under Criterion “d.”

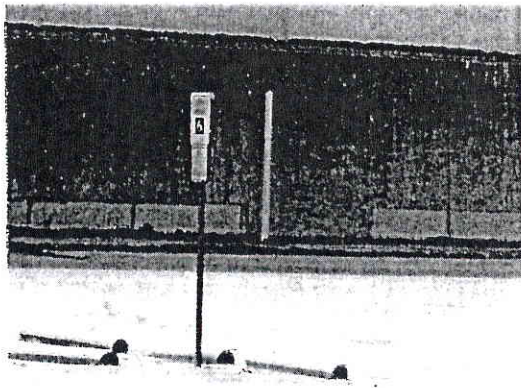
Area 3

The third area to be assessed is located northwest of the intersection of Warwick Road and Longwood Drive. Longwood Drive becomes Vassar Avenue on the other side of Warwick Road. It is located 0.7 miles south of the White Horse Pike. It is zoned “C” Commercial and is occupied by the largely vacant Laurel Mills Shopping Center. It is approximately 7.43 acres in area and contains no mapped wetlands. Borough tax records identify this site as Block 116, Lot 14. Like Area 2, this is an older shopping center that has inadequate landscaping and poor design.



Area 3 is opposite the Samuel S. Yellin Elementary School and has other nearby nonresidential uses that are not located on this lot. A Rite-Aid pharmacy on Bock 116, Lot 14.03 appears to be a pad site to the shopping center, but it is under separate ownership. Other nearby commercial uses include D'Amico's Italian Restaurant, a Lukoil gas station, a post office, and a Bank of America branch, all on separate lots.

A portion of the shopping center lot fronting on Warwick Road was recently subdivided by the owner but has not yet been developed. This is a good thing because visibility of the Center is already partially blocked by the Rite Aid store and construction of another pad site will further impair needed visibility of stores in the center.



Much of the Laurel Mills Shopping Center is either vacant or occupied by "second tier" tenants. This is evident by the temporary signs and boarded storefronts that characterize the center. The last anchor, a mini-supermarket, has recently closed and the boarded storefronts constitute a true blighting influence.

As was the case in both Areas 1 and 2, the "d" Criteria also applies. The Laurel Hills Shopping Center, like the former Bradlees center, is set back from the road, at the rear of a large unlandscaped expanse of parking lot. Because this shopping center is set so far back from the road, it does not provide a connection with the street. Since this is a neighborhood location, it will be difficult to attract large anchor tenants.



The negative image of this center is already negatively impacting the residential neighborhood behind the shopping center. This neighborhood now contains approximately 20% of all dwellings for sale in Stratford and local officials believe that the condition of the Laurel Mills shopping center is a contributing factor to slow sales in this area.

It is my opinion that the obsolete design of Area 3 is largely responsible for its decline and that the Center meets criterion "d" as an area in need of redevelopment.

REDEVELOPMENT PLAN

Planning Goals and Objectives

Like the Assessment of Redevelopment Need, this Redevelopment Plan has been prepared in accordance with the Local Redevelopment and Housing Law (LRHL) (N.J.S.A. 40:A 12A). The LRHL requires that the redevelopment plan include the following six components:

- *Its relationship to "defined" local objectives regarding land uses, population density, improved traffic and public transportation, public utilities, recreational and community facilities, and other public improvements;*
- *The proposed land uses and building requirements in the redevelopment project area;*
- *A plan for the temporary and permanent relocation of displaced residents and businesses, including an estimate of available housing;*
- *A list of any property that may be acquired in accordance with the redevelopment plan;*



- *The Plan's relationship to the master plans of contiguous municipalities, the county master plan, and the State Development and Redevelopment Plan; and*
- *Its relationship to the development regulations of the municipality (e.g. whether the plan supersedes existing zoning or constitutes an overlay zone).*

In addition to the above mentioned plan requirements, the following may be included within the redevelopment plan:

- *Standards for the rehabilitation of properties by private property owners;*
- *Provisions for the enforcement of codes and ordinances;*
- *Procedures for the selection of a redeveloper;*
- *Policies for the use of long and short term property tax incentives;*
- *Standards for the issuance of certificates of completion of a redevelopment project;*
- *Controls on the affordability of housing constructed as part of a redevelopment project;*
- *Procedures and standards for amending the redevelopment plan; and*
- *Such additional provisions as the governing body may deem necessary for the successful implementation of the redevelopment plan.*

The following document sets for a plan for the future of Stratford Borough. It is a vision of a Borough that is economically viable; contains mixed-use development that is consistent with the principles of smart growth, provides affordable housing; improved services and residential opportunities to current and future residents; strengthens the municipal tax base; restores the function of underutilized and poorly designed properties; and builds a stronger future for Stratford.



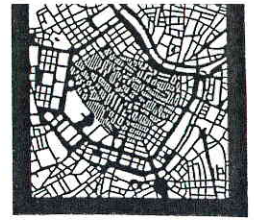
This Redevelopment Plan builds on the vision statement, goals and objectives excerpts that are taken from the Borough of Stratford Master Plan, dated May 2006. If followed, this Plan will help move the Borough forward towards by accomplishing its vision for the future. The following statements directly relate to the Plan and have therefore been repeated and expanded throughout this Redevelopment Plan.

Vision Statement

The vision is of a community that provides a desirable place to live, work and play. It is a place with neighborhoods offering cultural and economic diversity and a variety of housing opportunities from single-family on a range of lot-sizes to apartments. In this community, residents with a range of occupations and incomes, young and old, interact on a daily basis.

Neighborhoods linked to business centers create a balance between housing and employment that provides choices for people who want to work near and shorten commuting times.

The primary goal of Stratford is to maintain a well-balanced community in which to live, work and recreate with a clean and safe environment. This includes housing, business, industrial, recreation and open space opportunities to meet the diverse needs of the community's dissimilar ages, ethnic groups and income levels. In addition, the Planning Board and the governing body seek to enhance the business and cultural resources of the community. Preservation of these resources is integral to maintaining the quality of life that is identified within the community.



Land Use:

Preserve and protect the character of established residential neighborhoods ensuring that future growth compliments and enhances the character of the overall community. Encourage economic and employment growth in designated areas of the community thereby balancing new development and ratable with the needs of the community.

Objective 1: Maintain a balance of land uses within the Borough that encourages living, working and recreation within the community.

- *Rezone areas of the community where appropriate, to reflect current uses or uses deemed to be in the long-term best interest of the community.*

Objective 2: Provide land use opportunities that encourage the connection of living and working within the Borough.

- *Continue the dialogue among the citizens and business regarding the needs and concerns of neighborhoods and the business community.*
- *Encourage redevelopment along the Route 30 corridor.*
- *Establish limited opportunities for office and commercial use along East Laurel Road and in the existing commercial and office zone.*

Housing

Goal: Provide a variety of housing types that meet the housing needs and desires of the community.

Objective 1: Preserve and enhance the existing housing stock.



Objective 2: To provide Stratford's regional fair share of affordable housing for low and moderate-income families in concert with our COAH Fair Share Plan.

Economic

Goal: Expand and diversify the economic profile of the Borough establishing Stratford as an important economic player along the Route 30 corridor.

Objective 1: Retain and promote business.

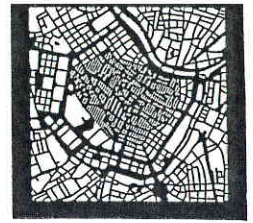
- *Provide a business friendly environment for existing businesses, which have invested in the Borough and provide a supportive environment for those wishing to upgrade or renovate.*

Objective 2: Promote nonresidential development that is consistent with the natural capacity of the land and availability of infrastructure to support the economic success of the business community.

- *Encourage redevelopment and full occupancy of existing commercial locations.*
- *Encourage dialogue with developers regarding opportunities within the community.*
- *Promote redevelopment and offer business incentives.*

Master Plans in Other Jurisdictions, Affecting the Redevelopment Plan

As part of this redevelopment plan effort, and in accordance with the LRHL, the Stratford Master Plan, along with the Master Plans of the surrounding municipalities, the Camden County Land Use Plan and Comprehensive Plan, and the State Development and Redevelopment Plan were reviewed. No inconsistencies have been found between this redevelopment plan and the master plan reports of Stratford's surrounding municipalities.



This plan actually reaffirms the economic concerns and revitalization efforts of these municipalities. They all share the common vein of working towards attracting new businesses to underutilized and vacant properties as well as promoting redevelopment. Most of the municipalities have redevelopment plans that are going on currently, or were being studied at the time of their master plan reports. Hi-Nella specifically notes the importance of Warwick Road as their Main Street corridor and identifies it as a “smart growth opportunity area.” Somerdale notes the importance of White Horse Pike as a redevelopment corridor. Lindenwold also recommends the study of redevelopment areas along White Horse Pike. Gloucester Township recommends community scale retail uses as directing redevelopment at the most appropriate areas in relation to transportation and without environmental constraints. A specific land use goal of the Borough of Laurel Springs is to restrict commercial development along White Horse Pike. It is apparent as with any revitalization effort that adjacent municipalities will benefit from the redevelopment efforts within this plan.

The SDRP and County master plans are consistent with this redevelopment plan. The SDRP recognizes Stratford Borough as a PA-1 Metropolitan Planning Area, thus redevelopment and revitalization is inherent and encouraged in these areas. In addition, the County comprehensive plan and land use plan encourages development near public transportation as well as encourages the building of affordable housing.

The following is a list of documents that were reviewed for this report:

- 2007 Hi-Nella Borough Master Plan Re-examination
- 2003 Somerdale Borough Re-examination
- 2007 Lindenwold Borough Re-examination
- 2005 Laurel Springs Borough Re-examination
- 2005 Gloucester Township Re-examination



- 1972 Camden County Comprehensive Plan
- 1972 Camden County Land Use Plan
- 2001 New Jersey State Development and Redevelopment Plan

Proposed land uses and standards within the redevelopment project area

Although this redevelopment plan sets forth plans for three areas within the Borough that are in need of redevelopment, the areas are related in that they are no longer economically viable and are prime opportunities for assisting the Borough in moving forwards with its goals and objectives. These three areas should be developed in the same vein, utilizing mixed-use, smart growth scenarios, albeit in a somewhat different manner for each location. The idea lends itself well to promoting a live-work environment as mentioned in the Master Plan, and cited above. Building requirements, where applicable (i.e. where demolition as opposed to rehabilitation will occur) will include smaller scale buildings, with frontage along Route 30 or Warwick Road. Parking will be required to be predominantly to the rear or interior of the developments. Pedestrian access and connections are integral to this Plan as well.

Plan for the temporary and permanent relocation of displaced residents and businesses, including an estimate of available housing.

The Borough should make every effort to meet with all landowners within the redevelopment areas. Once meeting and discussions have begun with landowners, the Borough may want to include other stakeholders such as renters and businesses that are leasing space.

To a great extent, the commercial properties that have been identified in this redevelopment plan are currently vacant. Businesses that do require relocation



will be able to remain in their current locations while the building is being constructed. This is possible because the proposed buildings are street front and the existing buildings are located set back far from the street, behind large parking lots. Once the new buildings have been constructed, should the business owners wish to relocate, they will be moved into the new buildings.

Despite our best efforts, there will inevitably be businesses and households that are displaced by every redevelopment plan. State law and basic fairness requires the preparation of a Workable Relocation Assistance Plan (WRAP.) Although the Borough will monitor this process, it is recommended that the primary relocation effort be managed by the designated Redeveloper for each area. If carefully chosen, these Redevelopers will either be experienced in the preparation and execution of the WRAP, or they will retain professionals who have such experience. The WRAR is sent to the New Jersey Department of Community Affairs (DCA) for review. It must show that the municipality knows the number of people, businesses, or farm operations impacted by the relocation plan and then must demonstrate that there are enough comparable replacement housing units or business sites in the area for the people to find new homes, apartments, or business locations. Each municipality must designate the individual who will carry out the obligation established by law. DCA approval of WRAPs is required before relocation activities may commence.

Once the WRAP has been approved, the municipality informs the tenants, residents, business owners, or farms that they are being moved; the municipality must also tell the tenants, residents, business owners, or farms that the municipality will help them find another place to live or conduct business and that they have the right to appeal the municipality's actions. If a municipality has a grant agreement with the State for the approved WRAP, the municipality can apply to the State for reimbursement of a portion of the relocation costs unless the municipality has made prior arrangements with a developer to assume the costs. The State works with the municipality as a reimbursement program and does not become involved in the identification of replacement housing or business sites.



A portion of Redevelopment Area 1 and Redevelopment Area 2 were included in a recent, separate “site mart” study, conducted for the Camden County Improvement Authority by Basil, Baumann, Prost & Associates, with assistance from the Waetzman Planning Group. The portions of that study’s findings that are relevant to this study are appended to the rear of this report. It is important to note that, as to Stratford, the findings include the La Martinique Site (the nonresidential portion of Area 1), the Bradlees Site (Area 2), and the area around the Lindenwald PATCO Station. The Lindenwald Station is not part of any Stratford Redevelopment Area but which is adjacent to the Borough and its findings may be of value in preparation of the revised Fair Share Plan. Area 3, the Laurel Mills Shopping Center, was excluded from the study.

The Assessment of Need Report, above, found cause that all three areas met criterion “d” for a declaration that Areas 1, 2 and 3 were in need of redevelopment.

Affordable Housing Obligation

Stratford, like all other New Jersey municipalities, has an obligation to housing that is affordable to moderate, low, and very low-income households. This report does not constitute a Housing Element or a Fair Share Plan, which has been prepared separately, but this redevelopment plan plays an important role in the satisfaction of the Borough’s affordable housing obligation. The LRHA requires the provision of affordable housing in a Redevelopment Plan before any tax abatements can be granted.

Redevelopment Plan for Area 1

This area currently has two distinct use components, one part is non-residential, with the La Martinique Bowling Center constituting the largest use and the other consists of the two apartment complexes, equaling a total of 156 units.

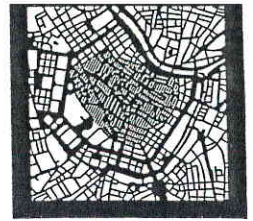


The vision for this area encompasses an entertainment-based complex on the nonresidential site. This could involve a new and upgraded “destination” bowling center with a bar/restaurant and related facilities. The smaller outparcels along White Horse Pike and primarily auto-related and incompatible with this use. It is recommended that they be replaced with more compatible uses such as family-style restaurants but not fast food restaurants. This recommendation is consistent with those made by the Site Market Study but the floor areas assigned to these uses will be dependant upon the site plan. We recommend that 20% of all sites in the redevelopment be provided as landscaped green space and the uses are potentially parking intensive. The limited area of this site will require careful planning to insure that there is adequate room for off-street parking.

Some parking efficiency can be achieved through the use of shared parking concepts, as found in the landmark study, Shared Parking (Urban Land Institute and International Council of Shopping Centers, Second Edition, 2005.) This study shows that the weekend peak parking demand for entertainment uses, such as bowling centers, is during the evening hours while that for family restaurants is during the lunch hours. Family restaurants without a liquor license experience their peak customer parking demand weekend at 6 PM and 7 PM, and that is just 70% of the noon demand. Customer parking demands decrease to 65% of the noon peak at 8 PM and to 30% or less by 9 PM and later hours. By contrast, customer parking demand for fine restaurants with liquor licenses peak at 8 PM but remains at 90% or greater of peak from 6 PM to 11 PM. (Table 2-6, p. 18-19.)

Although data is not specifically available for bowling centers, it is assumed that a liquor license awarded to such a use would be ancillary to the bowling alley use and not affect parking demand to as great an extent.

The continuation of a rental apartment use is appropriate between Hunt and Stratford Avenues due to its proximity to the Lindenwold High Speed Line Station. The current owners of both Stratford and Bishop Courts have argued strongly that they should be permitted to operate the existing apartments. We



make no judgments as to the ability of the owners to manage an apartment complex, but we find that the current design of the complexes is poor, as documented in the need assessment report, and the high density of apartments on this site is excessive. As noted above, there are no units with affordability controls in place that would allow qualification for COAH credits.

We recommend that a better-designed rental apartment complex be placed on the site. This design can be enhanced by vacating Bishop Street to provide a larger contiguous area. Rental apartments are proposed in the Redevelopment Plan for a portion of Area 1 that now contains the existing Bishop and Stratford Court apartments at a density of 35 units per acre (Block 59, Lots 1-5 and Block 60, Lots 1 and 2.) Several adjacent nonresidential lots are included. The Fair Share Plan proposed to reduce this density to 12 units per acre and to require a reduced affordable housing set aside of 20%. Because rental apartment use is specified in the Redevelopment Plan for the residential Portion of Area 1, the likelihood that rental units will be produced at this density and set aside is enhanced. The apartments produced on this site will be used to partially fulfill the Borough's remaining obligation of 70 units from prior rounds.

It is proposed that a total of 87 dwelling units will be provided, of which 18 will be affordable. Because these 18 rental units will each qualify for a prior round rental bonus of 1 additional credit per unit, a total of 36 rental credits can be applied. This will satisfy both the prior round and growth share rental obligations, while leaving a small surplus to apply to a future 4th Round.



Area 2

The second area being considered for redevelopment is located on the southwest side of White Horse Pike, northwest of Stratford Avenue. This site is designated on the tax maps as Block 62, Lot 2. The total site is 22.35 acres, of which 2.33 acres are wetland, as shown on the aerial photograph in the appendix. As noted above, the preservation of the existing shopping center buildings is not viewed as being desirable.

The vision for this area consists of demolishing the existing commercial buildings and creating a well designed, up-scale mixed-use development. The model is similar to the new mixed-use portion of the nearby Voorhees Town Center, rising on a portion of the land previously occupied by the Echelon Mall. It is recognized that many quality retailers have already been captured by the Voorhees Town Center, which is under construction and has the institutional advantage of being located near a traditional mall where many local residents are used to shop. Nonetheless, Redevelopment Area 2 has a better geographic location on the White Horse Pike and should be viable. A mix of specialty retailers and smaller, community-based shops and restaurants will be attracted to this location and will generally occupy the first floor, with residential uses above. The Site Market Study found that the site's proximity to the NJCMD campus provided a market for medical-related uses such as Next-Generation. We believe this use can be permitted, but believe that medical uses should not dominate the site. We anticipate a series of mid-rise (three to four-story buildings) with medical uses limited to the first and possibly second floors of a single building. The buildings may be arranged along a central "U-shaped" drive with pedestrian amenities in green areas. To the extent possible, buildings should screen parking to the rear. The total nonresidential floor area will depend on site design factors including parking demand, and a minimum of 20% of green area, including a pedestrian-oriented central court.



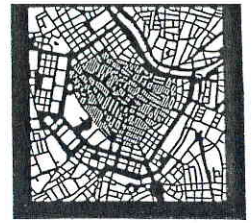
The upper stories of these buildings should be primarily devoted to “for sale” condo flats. They will have a density of 8 units per acre and a 25% set aside for affordable housing. Due to its location within walking distance to the train station, this site will include improved pedestrian connections and visibility will be enhanced to draw commuters from the station to live and/or utilize this area for its services. One to two buildings will be devoted to age-restricted development, with a total of 83 units, of which 17 will be affordable. The remaining residential buildings will be available to families. There will be a total of 77 such units, including 23 affordable family units. Residential development in Area 2 will also address the unmet prior round housing need.

Area 3

The neighborhood surrounding Area 3 is more residential in nature than the other two locations. This plan recommends buffering a small neighborhood commercial development along Warwick Road with a new residential cul-de-sac street along the rear of the property, obtaining access from Longwood Drive. This street would contain a total of 20 buildings. 18 buildings will be “for sale” single-family homes and there will be 2 “for sale” duplex buildings, with 2 affordable units in each. 2 of the 4 affordable units will be used to meet the very low-income requirement established by the Roberts Act. These units will address and satisfy the growth share obligation.

The Plan recommends moving the stores closer to the street, similar to where Rite Aid is located, with some parking located in front of the stores but the balance of the parking provided to the rear. This will minimize the appearance of large under-utilized parking fields, which were at visual negative at the Laurel Mills Center. Appropriate uses would include a small-scale day care center as well as neighborhood retail. A liquor license is not recommended for this site.

Conclusions and Implementation



This redevelopment plan is proposed to help to bring these areas back to their full economic potential. By redeveloping outdated and underutilized commercial and residential properties within these three areas, and planning for future redevelopment that respects the needs of the residents and the realistic development potential of each specific site, developers will be able to create an attractive environment for prospective store owners and residents in search of a place to live. Not only will these redevelopment plans breathe new life into these three sites, but also they will assist the Borough in meeting their COAH fair share obligation under the new round three rules. In addition to the general vision provided in this plan, a specific ordinance with design guidelines should be considered to assist developers in developing the sites with the vision of the Borough.

The plan also provides a total of 93 affordable housing units and 20 bonus credits, for a total of 113 credits.. This will fully satisfy the Borough's prior cycle obligation of 70 units and its growth share obligation of 13 units, while providing a small surplus of units that can be applied toward future cycle obligations. A rehabilitation program will still have to be undertaken.

Demographic projections reflecting the net impact of residential demolitions and new development resulting from this redevelopment plan are shown in the table on the following page. It is expected that the implementation of the Redevelopment Plan will result in an increase in the Borough's population by 202 persons and 82 school-aged children.

It is recommended that the Borough should prepare a request for proposals (RFP) from developers seeking to redevelop each of the three Areas, using the planning parameters of this report. Existing property owners should be encouraged to participate in this process. The RFP approach leaves actual site design (and computation of nonresidential floor area to the redevelopers. It is the intent of this plan not to limit the creativity of the redevelopment design team, but a key to its success will be flexibility in nonresidential parking standards as this will maximize the area availability for buildings. Shared parking can be used in Areas



1 and 2 and even in Area 3 some reduction from current zoning standards is possible. This can be determined during the site plan review process, with the understanding that sufficient numbers of off-street parking will be required in all cases.

The market analysis found in the appendix will be a valuable component to the developer's RFP. The Borough, State, and County have a number of programs that can be used as incentives to attract developers. No single program is likely to be applicable to every project, but the following list highlights a number of potentially available incentives:



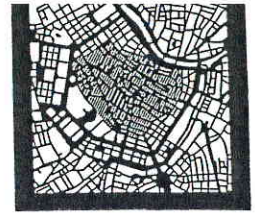
Net Demographic Projections From Redevelopment Plan

11/06 NJ Avg. Household Size				
Bedrooms	0-1	2	3	4-5
Single-Family Detached (Own)			2.977	3.774
Single-Family Attached (Own)			2.655	3.980
2-4 Units Per Building (own or Rent)		2.561	3.529	3.995
5+ Units Per Building (own)	1.694	1.797	2.469	
5+ Units Per Building (rent)	1.507	2.303	3.545	
Proposed Population From Redev. Plan				
	Area 1	Area 2	Area 3	Total Plan
74 Market 2-BR Rental Apartments: Persons	111.52			
2 1-BR Affordable Rental Apartments: Persons	3.01			
14 2-BR Affordable Rental Apartments: Persons	32.24			
2 3 BR Affordable Rental Apartments: Persons	7.09			
Less 106 1-BR Demolitions (Bishop/Stratfd Ct)	-159.74			
Less 56 2-BR Demolitions (Bishop/Stratfd Ct)	-128.07			
Subtotal Area 1	-134.85			
120 Market 2-BR FAMILY Sales Flats: Persons		215.64		
2 1-BR Affordable Rental Apartments: Persons		3.39		
18 2-BR Affordable Fam. Rental Apartments: Person		32.35		
3 3 BR Affordable Rental Apartments: Persons		12.35		
Subtotal Area 2		263.72		
20 Market 3-BR Sales Singles Persons			59.54	
1 1-BR Affordable Sales Flats: Persons			1.69	
2 2-BR Affordable Sales Flats: Persons			5.12	
1 3 BR Affordable Sales Flats: Persons			7.06	
Subtotal Area 3/ Total: Redevelopment Plan			73.41	202
11/06 NJ Avg. School-Age Children				
Bedrooms	0-1	2	3	4-5
Single-Family Detached (Own)			0.875	1.077
Single-Family Attached (Own)			0.438	1.035
2-4 Units Per Building (own or Rent)		0.453	0.805	0.749
5+ Units Per Building (own)	0.125	0.122	0.471	
5+ Units Per Building (rent)	0.070	0.323	0.973	
Proposed School Children From Plan				
74 Market 2-BR Rental Apartments: Children	33.80			
2 1-BR Affordable Rental Apartments: Children	0.14			
14 2-BR Affordable Rental Apartments: Children	4.52			
2 3 BR Affordable Rental Apartments: Children	1.95			
Less 106 1-BR Demolitions (Bishop/Stratfd Ct)	-7.42			
Less 56 2-BR Demolitions (Bishop/Stratfd Ct)	-16.09			
Subtotal Area 1	-5.04			
62 Market 2-BR Family Sales Flats: Children		33.04		
2 1-BR Affordable Fam. Sales Flats: Children		0.25		
18 2-BR Affordable Fam. Sales Flats: Children		2.20		
3 3 BR Fam. Affrd. Sales Flats: Children		2.95		
Subtotal Area 2		38.43		
20 Market 3-BR Sales Singles Children			11.50	
2 2-BR Affordable Sales Flats: Children			0.91	
2 3 BR Affordable Sales Flats: Children			0.94	
Subtotal Area 3/ Total: Redevelopment Plan			13.35	82

Source: Who Lives in New Jersey Housing?, David Listokin, Center for Urban Policy Research, Rutgers, November 2006



- *The use of a Payment In Lieu of Taxes (PILOT):* This technique, authorized by the Local Rehabilitation and Housing Law, permits the payment of a service fee in lieu paying of property taxes. The term is for limited time but, for very large projects, may be for terms of up to 35 years. Typically, the service fee paid to the municipality is equal to the equivalent of the municipal property tax. However, the recipient of the PILOT is excused from paying the school district and county taxes. At its own discretion, the municipality may choose to share a portion of the service fee with the school district.
- *Liquor License:* The Borough has recently approved two liquor licenses, which can be powerful incentives for new development. It is recommended that the licenses be sold to appropriate nonresidential uses in Redevelopment Areas 1 and 2. Some large national restaurant chains, such as Red Lobster and Olive Garden, or Outback Steak House and Carrabbas' Grill are owned by the same firm. Under New Jersey law, liquor licenses that are sold to firms owning multiple restaurants in the same development may be share among these restaurants. This will be attractive for potential users but they should not be sold by the Borough, not given away as part of the redevelopment process.
- *Smart Growth Programs:* State grants are available for programs that provide support for the state's Smart Growth initiatives and which are designed to promote redevelopment. These grants may be used to assist in closing the financial gaps and minimizing disincentives associated with redevelopment projects.
- *Smart Growth Redevelopment Funding:* This program provides loans and guarantees of up to \$1 million for non-contamination-related site preparation costs, including, but not limited to land assemblage, demolition, removal of materials and debris, and engineering costs.



Eligible projects include commercial, industrial, office, and mixed-use projects in urban and developed suburban communities. Projects must have municipal support and be part of a local development plan.

- *Brownfield Development:* The Brownfields Redevelopment Loan Program is an initiative to encourage urban revitalization. The program enables developers entering into a Brownfields Redevelopment Agreement with the state to borrow up to \$750,000 from the New Jersey Economic Development Authority (EDA) to meet remediation costs. Reimbursement comes from new state tax revenues generated by the project. In addition, the EDA works in conjunction with the Department of Environmental Protection (DEP) to assist companies involved in hazardous discharge site investigation and cleanup with loans of up to \$1 million for as long as 10 years through the Hazardous Discharge Site Remediation Fund. Municipalities may apply for grants and loans of up to \$3 million per year. It is unclear if this is applicable, but some contamination may be found at past sites due to prior automotive uses.
- *Redevelopment Areas:* Municipalities may designate publicly or privately owned lands that are abandoned or underperforming as redevelopment areas. This enables the municipality to spur redevelopment, including the condemnation of property, the use of tax exemptions, favorable bond financing, and the creation of a Revenue Allocation District (RAD). The district may be up to 15 percent of the total taxable property assessed in the community with the redevelopment area. In these RADs, bonds or notes may be secured by a number of revenue sources including the property tax increment, as well as incremental revenue from PILOTS (Payments in Lieu of Taxes), parking taxes, and sales and use taxes retained by the municipality.
- *Redevelopment Area Bond Financing:* The EDA may issue long-term, low-cost bonds on behalf of municipalities seeking to fund infrastructure



improvements and other new development costs. The bonds are backed by PILOTs negotiated between the developer and municipality and pledged by the municipality as security for the bonds. Advantages include exemption from the calculations of gross debt; favorable interest rates, which may be passed on to redevelopers; the ability to borrow through revenue streams other than general tax revenues; the ability to use the proceeds without the restriction of bidding statutes; and the broad scope of redevelopment costs that may be financed to exempt redevelopment projects from local property tax for a term of up to 35 years. Municipalities may enter into financial agreements with redevelopers exempting the improvements from taxation, whereby the property owner agrees to pay an annual service charge for municipal services under the PILOT program (see above). A five-year exemption may be made for projects not in the redevelopment area, but deemed to be “areas in need of rehabilitation.”

Revenue Allocation Districts (RAD): The creation of a RAD within a redevelopment area provides a municipality with a unique financing alternative for redevelopment. In these districts, bonds or notes may be secured by a number of revenue sources including the property tax increment, as well as incremental revenue from PILOTs, parking taxes, and sales and use taxes retained by the municipality.

- *Grants and Tax Credits for Affordable Housing:* 4% and 9% tax credits are available from the New Jersey Housing and Mortgage Finance Agency. Additional grant funding is available from balanced housing and related programs.

The redevelopment plans described here are realistic and consistent with traditional market demands, although the current atypical economic conditions may slow the pace of development.

A list of owners, tax maps, aerial photographs, and market studies are found either in the Assessment of the Need for redevelopment or in the appendices.



Property Owners List

Area 1

B. 58, L. 28, 29, 30, 31, 32, 34, 35 501 S. White Horse Pike
LaMartinique Bowling Academy
501 S. White Horse Pike
Stratford, NJ 08084

B. 58, L. 33 401 S. White Horse Pike
Brazos Automotive Properties, LP
200 Hollender Parkway
Rochester, NY 14615-3808

B.58, L. 36 503 S. White Horse Pike
Jeffrey Tomkinson
112 Wellington Avenue
Stratford, NJ 08084

B. 58, L. 37 509 S. White Horse Pike
Cyn-Lynne, LLC
509 S. White Horse Pike
Stratford, NJ 08084

B. 59, L. 1 20 Bishop Terrace
B. 60, L. 2 40 Hunt Avenue
Stratford Court Apartments c/o Lombardo
335 Main Street
Hackensack, NJ 07601

B. 59, L. 2 19 Stratford Avenue
James and Patricia Sapio
19 Stratford Avenue

B. 59, L. 3 9 Stratford Avenue
Stephen Kalinowski
16 Knoll Road
Stratford, NJ 08084

B. 59, L. 4 307 S. White Horse Pike
Germantown Land Company
16510 Maddalena Place
Delray Beach, FL 33446

B. 59, L. 5 303 S. White Horse Pike
Constantino Del Buono
319 Black Horse Pike
Haddon Heights, NJ 08035

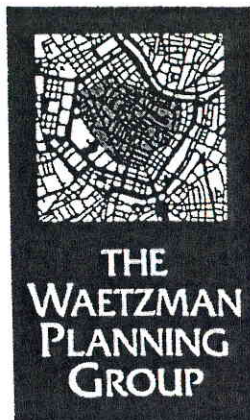
B. 60, L. 1 205 S. White Horse Pike
Philippine Community of Southern NJ, Inc.
205 S. White Horse Pike
Stratford, NJ 08084

Area 2

B. 62, L. 2 222 S. White Horse Pike
AEJ Stratford LLC
303 S. Broadway
Tarrytown, NY 10591

Area 3

B. 116, L. 14, 14.04 102 Warwick Road
Laurel Mills LLC
15 Wilkinson Avenue
Jersey City, NJ 07305



Mailing Address
1230 County Line Road
Bryn Mawr, PA 19010
(610) 527-0600
Fax (610) 527-0445

Woodbury, New Jersey
(856) 853-2600
Fax (856) 853-6112

Toll Free
(800) 669-5202

wpg@waetzmanplanning.com

205 S. WHITE HORSE PIKE
owner: Philippine Community of Southern NJ, Inc.
address: 205 S. White Horse Pike
Stratford, NJ 08084
BLOCK 60, LOT 1

20 BISHOP TERRACE & 40 HUNT AVENUE
owner: Stratford Court Apartments
address: 355 Main Street, Hackensack, NJ 07601
BLOCK 59, LOT 1 & BLOCK 60, LOT 2

19 STRATFORD AVENUE
owner: James & Patricia Sapio
address: 19 Stratford Avenue
Stratford NJ 08084
BLOCK 59, LOT 2

9 STRATFORD AVENUE
owner: Stephen Kallnowski
address: 16 Knoll Road
Stratford NJ 08084
BLOCK 59, LOT 3

303 S. WHITE HORSE PIKE
owner: Constantino Del Buono
address: 319 S. White Horse Pike
Stratford NJ 08084
BLOCK 59, LOT 5

307 S. WHITE HORSE PIKE
owner: Germantown Land Company
address: 16510 Maddalena Place
Delray Beach, FL 33446
BLOCK 59, LOT 4

401 S. WHITE HORSE PIKE
owner: Brazos Automotive Properties, LP
address: 200 Hollender Parkway,
Rochester, NY 14615
BLOCK 58, LOT 33

503 S. WHITE HORSE PIKE
owner: Jeffrey Tomkinson
address: 112 Wellington Ave.
Stratford NJ 08084
BLOCK 58, LOT 36

509 S. WHITE HORSE PIKE
owner: Cyn-Lynne, LLC
address: 509 W. White Horse Pike,
Stratford NJ 08084
BLOCK 58, LOT 37

501 S. WHITE HORSE PIKE
owner: LaMartinique Bowling Academy
address: 510 S. White Horse Pike
Stratford NJ 08084
BLOCK 58, LOTS 28, 29, 30-32, 34, 35

WETLANDS

STRATFORD BOROUGH REDEVELOPMENT PLAN

PROPERTY OWNERSHIP
REDEVELOPMENT AREA 1



THE WAETZMAN PLANNING GROUP
1230 COUNTY LINE ROAD, BRYN MAWR PA 19010
PHONE: (610) 527 - 0600; FAX: (610) 527 - 0445





102 WARWICK ROAD, LAUREL MILLS SHOPPING CENTER
owner: Laurel Mills LLC
address: 15 Wilkinson Avenue
Jersey City, NJ 07035
BLOCK 116, LOT 14

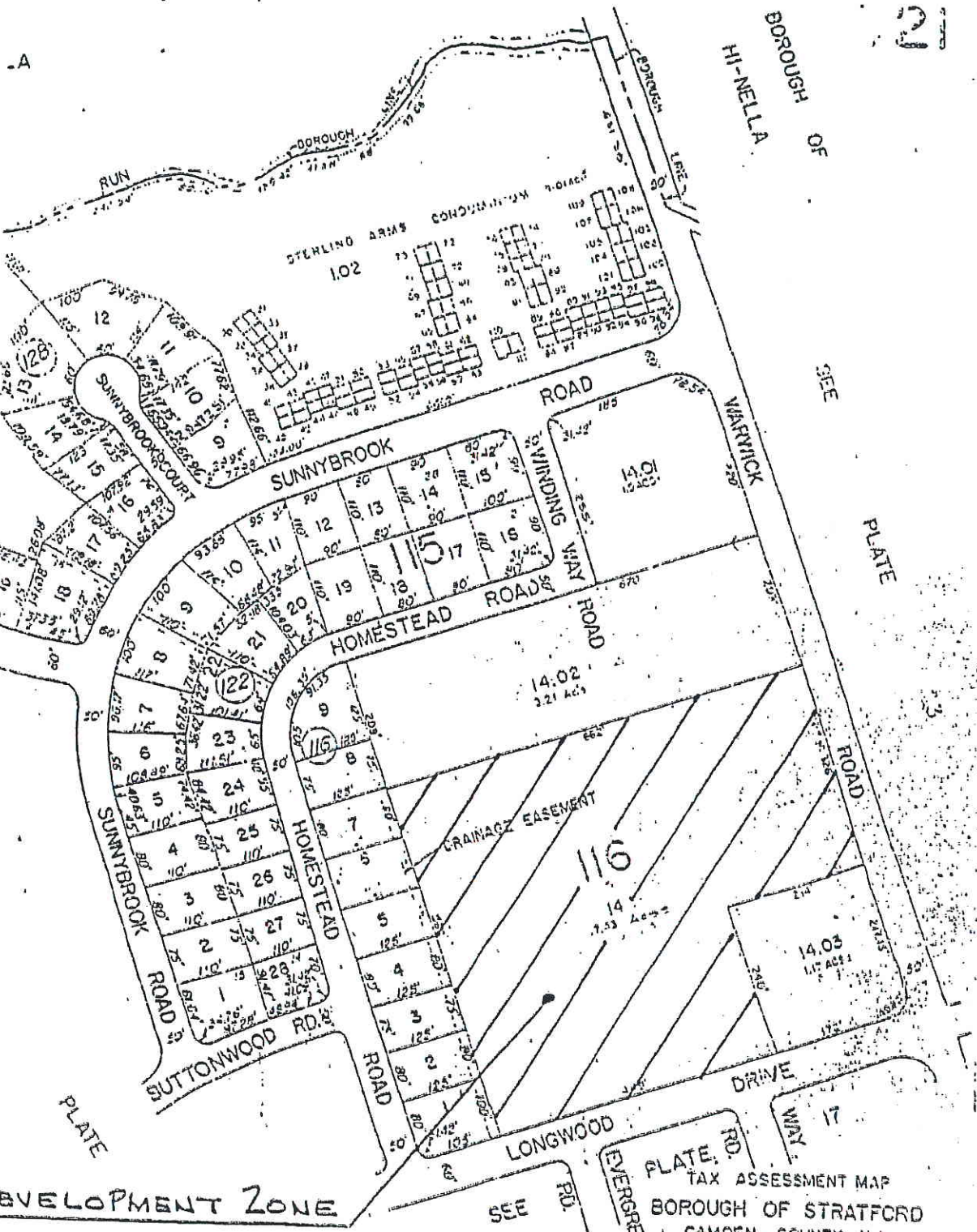
Area 3

STRATFORD BOROUGH REDEVELOPMENT PLAN



PROPERTY OWNERSHIP
REDEVELOPMENT AREA 3

THE WAETZMAN PLANNING GROUP
1230 COUNTY LINE ROAD, BRYN MAWR PA 190010
PHONE: (610) 537 - 0600; FAX: (610) 537 - 0445



REDEVELOPMENT ZONE

NEW JERSEY DEPARTMENT OF TREASURY
DIVISION OF TAXATION
"MUNICIPAL & SCHOOL TAX MAPS"
STANDARD OF A TAX MAP PREPARED TO THE
MEASUREMENT OF CHAPTER 127, LAWS OF 1952, ETC.
AND THE COMPLETION OF PARCELS
BY THE DEPARTMENT OF TREASURY
DATE: OCT 10 1961

TAX ASSESSMENT MAP
BOROUGH OF STRATFORD
CAMDEN COUNTY, N.J.
Scale 1" = 100' Sept. 1961
JOHN G. REUTTER ASSOCIATES
Consulting Engineers
Camden, New Jersey
REVISED BY HOKWORTH, BENNETT & GIBBARD, ASSOC.
TO: OCT 1, 1967, 1969

Mixed Use Development Guidelines

SITE DEVELOPMENT STANDARDS

P e d e s t r i a n A c c e s s

- All mixed-use development sites shall feature a pedestrian circulation system that promotes safe and convenient transportation of pedestrians (and bicyclists) throughout the site and to adjacent land uses.
- All primary building entrances shall be connected to pedestrian walkways and sidewalks.
- Where a pedestrian walkway intersects a driveway, parking area, or intersection, the crosswalk shall be clearly delineated using decorative pavers and/or curbing. Pedestrian walkways shall not pass through service areas of the site.
- Where possible, curb extensions shall be utilized at street intersections, to delineate pedestrian pathways and to enhance pedestrian safety.
- The pedestrian character of the site shall be reinforced with street oriented frontages and pedestrian scale site amenities such as: benches, trash receptacles, bicycle racks, attractive lighting, sidewalks, kiosks, landscaping, and public art.

P a r k i n g

- Surface parking lots are prohibited on external street corners and shall be shielded by landscaping and buildings on internal street corners
- Surface parking shall be located to the side and rear of buildings away from street frontage and, where possible, accessed through an alleyway.
- On-street parking is encouraged along streets where it would provide an additional buffer between pedestrian and oncoming traffic
- In areas with surface parking lots, shade trees shall be planted (in planters or tree diamonds) 25' o.c.
- In areas with surface parking lots, the perimeters of the parking lot shall be delineated with walkways, planted pockets, and other 'street-like' features.
- Parking structures adjacent to pedestrian areas shall not impede pedestrian circulation patterns.
- Facades of parking structures shall be visually compatible with the facades of adjacent buildings.

S i g n a g e a n d E x t e r i o r L i g h t i n g

- Lighting shall be integrated into the surrounding landscape.
- Light fixtures shall be fully shielded and utilize full cut-off light fixtures in the following areas: public street and pedestrian lighting, parking lots, pathways, recreational areas, billboards, product display area lighting and building overhangs and open canopies.
- Lighting fixtures shall be compatible with the architectural character of the development and shall be pedestrian scale.
- Signs shall be appropriate in scale and location to the use and the surrounding area
- Freestanding signs shall be 'monument-type' and incorporate adjacent architectural features into the design of the sign. The sign base shall be integrated into the site's landscaping.

S c r e e n i n g o f E q u i p m e n t a n d U t i l i t i e s

- Screens shall consist of a combination of decorative walls and/or dense landscaping and shall be compatible with the architectural character of the development.
- Refuse collection areas and dumpsters shall be located to the side and rear of buildings away from street frontage and, where possible, accessed through an alleyway.

- The following uses and equipment shall be incorporated into the building design (where possible) and screened from public streets and adjacent views: Trash and refuse collection areas; mechanical equipment; electrical equipment; satellite dishes; solar collectors; and grouped mailboxes.

Open Spaces and Pedestrian Amenities

- The following outdoor spaces shall be incorporated into the site design to enliven the streetscape: patios, plazas, mini-parks, squares, playgrounds, greens, courtyards, upper level decks, balconies, rooftop gardens
- Public outdoor spaces shall be visible and easily recognizable as an area for outdoor assembly. Public gathering spaces shall be an integral part of the pedestrian circulation system and may include a focal element, seating, lighting, special paving, and/or natural and scenic resource areas.
- Private outdoor spaces should be clearly visible from the street, located outside of the public right-of-way, and designed to minimize potential conflict with pedestrian traffic on sidewalks below.

BUILDING DESIGN STANDARDS

Exterior Materials and Finishes

- Avoid blank walls on development
- Exterior building materials and colors shall be limited to earth tones and neutral colors to promote a sense of visual continuity for the area.
- Exposed exterior surfaces shall incorporate high quality building materials such as: brick, pre-cast tile, stone, and stucco and used to create a composition of smaller wall surfaces and establish a sense of human scale.
- Garages and service doors should not be located on the street façade.
- If garage doors are located on the building façade, they should blend into the rhythm of the adjacent storefronts, with colors, textures, and materials that are compatible with the architectural character of the development.

Big Box Retail

- Where big box buildings are located within mixed use development, they shall be designed to fit into block sizes determined by the development footprint.
- The façade of big box buildings shall be compatible with the architectural character of the development.
- The facades shall be integrated with the surrounding storefronts by wrapping adjacent storefront buildings along the building façade; providing storefront windows along the sidewalks; creating inviting pedestrian entrances along the public sidewalks; and providing canopies and arcades over entrances and windows.

EXAMPLES

Mixed Use Development Guidelines, City of Virginia Beach, Virginia

Design Standards and Mixed Use, Subchapter E, Austin, Texas

Mixed Use Design Guidelines, City of North Las Vegas Mixed Use Development District Ordinance

Economic Development Services

White Horse Pike Economic Development Coalition Site Mart



Presented by

bbpc

ASSOCIATES

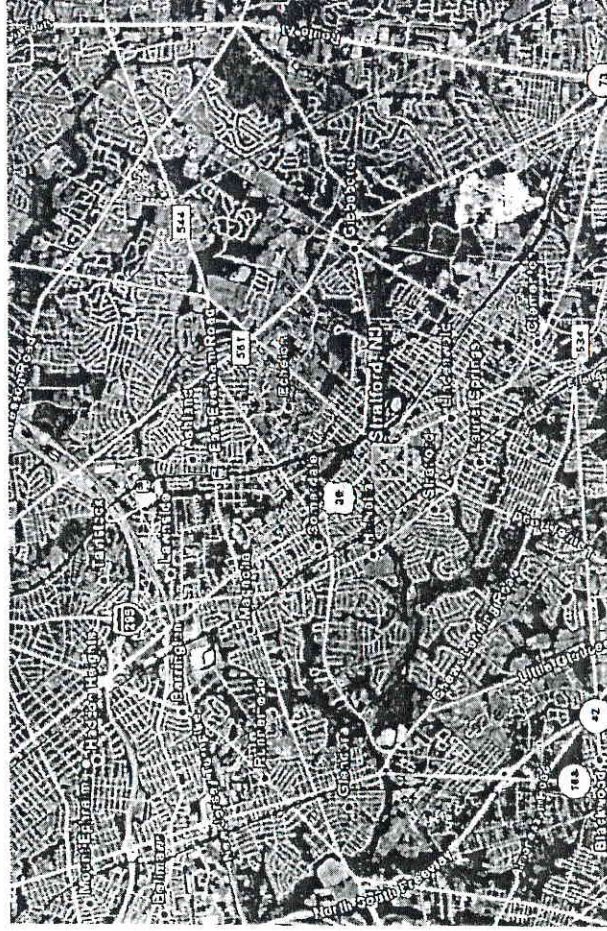
Basile Baumann Prost Cole & Associates
177 Defense Highway, Suite 10
Annapolis, Maryland 21401

April 15, 2008

Project Objectives

Objectives

- Promote Available Existing Vacant Buildings for Reuse
- Attract Private Investment and Redevelopment
- Provide Information for Integrated Decision Making within Communities
- Create "Site Mart" Brochure for site specific marketing



Economic and Market Opportunities

White Horse Pike Economic Development Coalition Site Mart



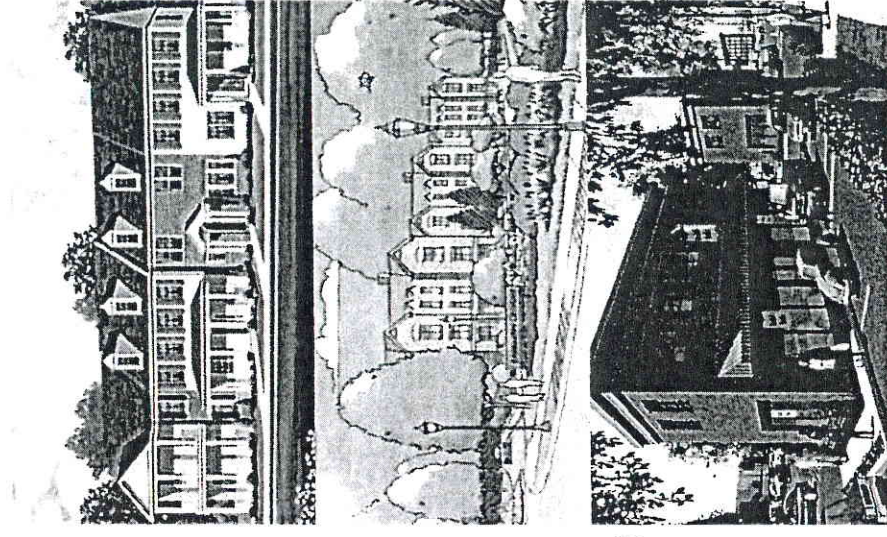
Market Review

Market Sector Refinement

- Residential
- Retail
- Office/Industrial

Evaluation of Priority Areas

- Corridor
- Corridor Sub Zones (Upper, Middle, Lower)
- Priority Areas
- Potential Sites



Market Opportunities

Summary Preliminary Opportunities

Residential

- New Housing in Mixed-Use Developments, Range of Formats (Townhomes, Flats, Flats above stores)
- Targeting of Households Currently Living in Camden County with Convenient, Compact, Low-Maintenance Housing (Appealing to Empty Nesters)
- Provision of an Amenity-Rich Environment with Shopping and Dining Venues to Appeal to Empty Nester Households in Particular
- Phasing of Individual Projects to Allow Retail Expansion Prior to Housing Development (Create Amenity through which to Attract Residents)

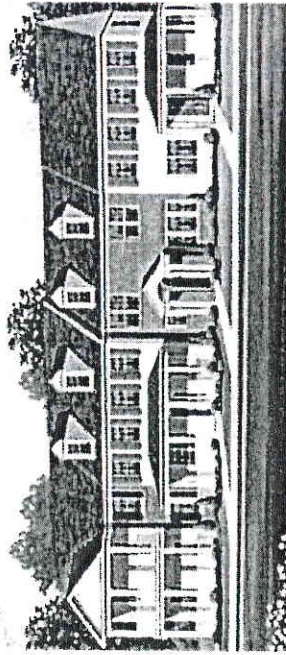
Retail

- Destination-type Retail Expansion (Unique Restaurants, Home Furnishings)
- Neighborhood-Oriented Retail (Specialty Food Stores, Coffee Shops, Cleaners, Beauty Salons) to Complement Growth of Households
- Creation of Stronger Retail "Clusters" to Enhance Attractiveness of Corridor (e.g. Home Furnishings)

Office/Industrial

- Limited New Commercial Space Oriented to Space Preferences of Small Service Firms (Health Care, Insurance, Finance, Real Estate, Legal Service Establishments)

Residential Market Update



Target Market

- Existing Households in Camden County Interested in "Trading Up" or "Moving Up"
- Empty Nesters (e.g. Age 55 to 74)
- Middle to Upper Income Households: \$55,000 and Up Given Income Needed to Afford New Market-Rate Housing in Area

Recommended Product:

- New Housing in Mixed-Use Developments that would be Available in Range of Formats (Single-Family Detached, Townhomes, Flats, Flats above Stores)
- Convenient, Compact, Low Maintenance
- Amenity-Rich Environment with Shops, Restaurants as Key Selling Point



Strengths

- HH growth
- Shift to upper-income HH
- Shift to empty nesters
- Transit amenities
- Access to commuter routes
- Interest in mixed use & TOD
- Gov't support of redevelopment
- Affordability

Constraints

- Lack of mixed use precedents
- Dominance of older, strip-style retail centers
- Competition from other upscale housing developments in County
- Family housing (w/children) not desirable
- Slowdown of national housing market

Opportunities

- Orient new housing to active adults, empty nesters (smaller units)
- Market location near transit and employment
- Competitive pricing to reach target households
- Offer community amenities
- Affordable housing for Atl. City casino employees

Residential Market Update

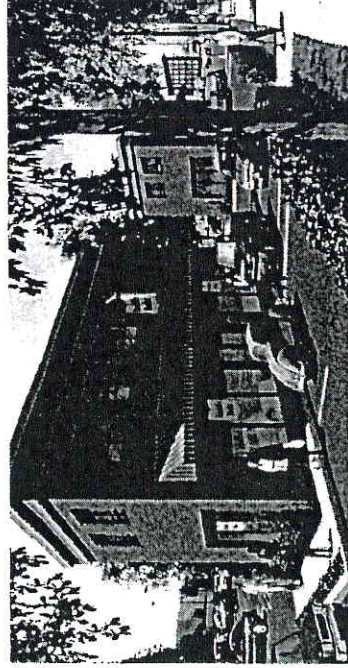
Recommended Level of Residential Development

- Market Potential Based on Camden County Household Growth
- 1,700 New Units Over 20 Years
- 50 to 120 New Units Per Year (Ramping Up Over Time)
- Pace is Reasonable Given Recent Development Activity Levels (30 to 140 Units Per Year in White Horse Pike Corridor)
- Indicates Need for Phasing of Projects

Potential New Housing Units (White Horse Pike) Based on Household Growth in Camden County				
	Camden County Net New HH	WHP Capture Rate	WHP Potential Units	Average Annual Units WHP
2007 to 2012	4,648	5.0%	230	50
2012 to 2017	4,760	7.5%	360	70
2017 to 2022	4,875	10.0%	490	100
2022 to 2027	4,993	12.5%	620	120
TOTAL			1,700	

Source: ESRI Business Information Solutions, BBPC, 2007

Retail Market Update



Demand Sources:

- HHs within retail trade area
- Potential future households along corridor

Recommended Product:

- Neighborhood-Oriented Retail Stores (e.g. Coffee Shops, Cleaners, Beauty Salons and Barbershops)
- Destination-Type Retail Stores (e.g. Unique Restaurants, Specialty Clothing and Apparel, Furniture, Home Furnishings, and Other Specialty Items)

Strengths

- HH spending growth
- Proximity to 295
- Visible sites along corridor
- Potential for future addition of new housing and residents
- Growing interest in living near retail shops
- Gov't support for redevelopment

Constraints

- Competition from other shopping centers in Camden County and Southern New Jersey
- Repositioning of Echelon Mall as Voorhees Town Center, with focus on apparel and restaurants
- Broader macroeconomic factors that impact spending (e.g. rising gas prices)
- Heavy traffic

Opportunities

- Enhance shopping experience through urban design
- Establish stronger branding - logo, signage
- Locate community-based goods near residents

Retail Market Update

Capture Rate Analysis

- Comparison of Current Retail Goods and Services Demanded by Trade Area Residents to Current Supply of Goods along White Horse Pike and Broader Trade Area
- Low Capture Rates Indicate Relatively Low Levels of Supply Given Area Demand; Could Signal Opportunities for Retail Growth in that Sector
- Capture Rates Above 100 Percent have Supply (Measured by Sales) in Excess of Demand (Measured by Expenditures) Indicating Retailers are Capturing a Broader Customer Base than Trade Area Residents

Estimated Retail Sales Capture

White Horse Pike Trade Area (2007)

	Supply {Estimated Sales} {1/}		Demand {4/}		Capture Rate	
	WHP {2/}	Trade Area {3/}	WHP	Trade Area	WHP Sales as % of WHP Demand	Trade Area Sales as % of Trade Area Demand
Community Sensing Goods & Services	\$150,051,080	\$700,714,000	\$202,617,084	\$812,545,777	74%	18%
Full-Service Restaurants	\$21,287,383	\$95,814,764	\$31,171,856	\$129,484,908	68%	15%
Department Stores	\$17,739,486	\$130,300,000	\$52,343,712	\$252,941,612	28%	7%
Apparel	\$3,700,700	\$55,148,736	\$82,343,712	\$241,211,517	8%	2%
Home Furnishings & Home Improvement	\$118,083,097	\$165,488,362	\$63,124,949	\$338,750,273	142%	35%
Other Specialty Goods	\$13,212,591	\$48,514,841	\$51,953,093	\$198,586,487	25%	7%
Other Retail Stores	\$9,745,630	\$26,226,848	\$25,876,547	\$113,830,052	38%	9%
TOTAL	\$333,911,454	\$1,290,285,949	\$519,630,933	\$2,087,310,624	64%	16%
						62%

Retail Market Update

Retail Expansion Evaluation

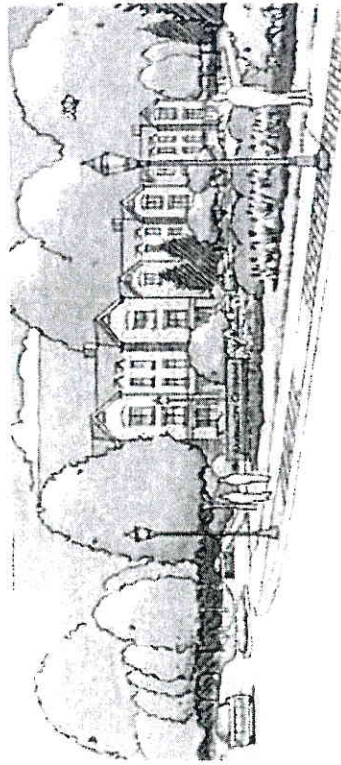
- Given Low Capture Rates, Retailers in Some Store Groups can Capture Higher Share of Resident Expenditures
- Future Capture Rates could Increase by 40% (Relative to Current Capture Rate, not Blanket Increase to 40%)
- Assuming 2 Percent Sales Growth in Existing Stores Per Year, and Addition of Wal-Mart, Residual (Left Over) Future New Expenditures can Support New Retail Space in Several Categories
- 580,000 Square Feet Supportable Over Next 10 Years
- Community-Serving Goods, Full-Service Restaurants, and Home Furnishings/Home Improvement are Top Prospects

Potential Retail Development & Expansion

White Horse Pike (2007)

	2017 Sales in 2007 Existing/ Pipeline Inventory	2017 Expenditures	2017 Capture Rate	2017 Total Sales	2017 New Sales	Estimated Sales/SF	Total Opportunities in SF
Community Serving Goods & Services	\$182,912,136	\$880,277,080	26%	\$289,451,790	\$25,539,854	\$379	87,400
Full-Service Restaurants	\$25,949,201	\$124,842,717	23%	\$28,554,189	\$2,804,967	\$274	9,500
Department Stores (1/)	\$80,624,334	\$175,451,501	10%	\$86,624,334	-	\$266	-
Apparel	\$21,624,334	\$248,885,434	2%	\$5,458,225	-	\$172	-
Home Furnishings & Home Improvement	\$4,620,850	\$330,780,578	49%	\$181,428,210	\$156,807,360	\$310	506,500
Other Specialty Goods	\$143,943,734	\$280,737,862	9%	\$19,258,839	-	\$234	-
Other Retail Stores	\$16,105,075	\$103,308,931	12%	\$12,339,993	-	\$167	-
TOTAL/AVERAGE	\$395,166,330	\$1,819,293,182	22%	\$407,450,599			583,400
/ Includes New Super Wal-Mart Stores - 68pc							

Office/Industrial Market Update



Target Market:

- New & expanding firms
- Limited because low rates of growth projected for Camden County (<200 new employees over next 10 years) and WHP

Recommended Product:

- Limited New Commercial Space Oriented to the Space Preferences of Small Service Sector Firms, Such as Health Care, Insurance, Finance, Real Estate, and Legal Service Establishments
- Provision of Amenities Nearby, Including New Retail Shops and Restaurants

Strengths

- Health care industry is strong in area (UMDNJ)
- Proximity to 295
- Potential future residents offer client base for small service firms
- Growing interest of firms in locating in mixed use and TOD environs
- Gov't support of redevelopment

Constraints

- Lower share of office/industrial jobs along WHP compared to other parts of County
- Lower levels of projected employment growth in County and WHP
- Less attractive surrounding environs
- Lack of developable land to attract larger tenants

Opportunities

- Small health care service firms
- Small offices of legal, insurance, finance, and real estate firms
- Long-term recruitment of larger employers near 295 (e.g. Barrington Commons)
- Marketing amenities

Office/Industrial Market Update

- Recommended Level of Office/Industrial Development
 - Projected Growth in Office and Industrial Employment is Relatively Low in County (0.1%)
- WHP Currently Lacks Strong Base of Office- and Industrial-Type Employers
- Future Recruitment Should Focus on Small Professional Offices Desiring Proximity to Residents (e.g. Medical Practitioners, Etc.)

Employment Estimates & Projections by Area
2005 & 2015

	2005	2015	Change	Annual Growth Rate
Camden County	222,721	224,200	1,479	0.1%
White Horse Pike				
Barrington Borough	1,714	1,705	-9	-0.1%
Clementon Borough	2,138	2,130	-8	0.0%
Laurel Springs Borough	623	626	3	0.0%
Lawnside Borough	2,561	2,648	87	0.3%
Lindenwald Borough	3,310	3,379	69	0.2%
Magnolia Borough	845	843	-3	0.0%
Somerdale Borough	1,629	1,626	-3	0.0%
Stratford Borough	3,344	3,343	-1	0.0%
TOTAL WHP	15,165	16,300	135	0.1%

Source: Delaware Valley Regional Planning Commission

Office-Based Employment Estimates & Projections by Area

2007, 2012 & 2017				
	2007	2012	2017	Net Change 2007-2017
Camden County	26,872	26,961	27,050	89
White Horse Pike	1,073	1,077	1,081	4

Office-based employment is equivalent to total employment in finance, insurance, real estate, and legal sectors, and one quarter of employment in health services industry

Source: BBPC

Corridor Findings

Recommended Corridor Development Program

Residential

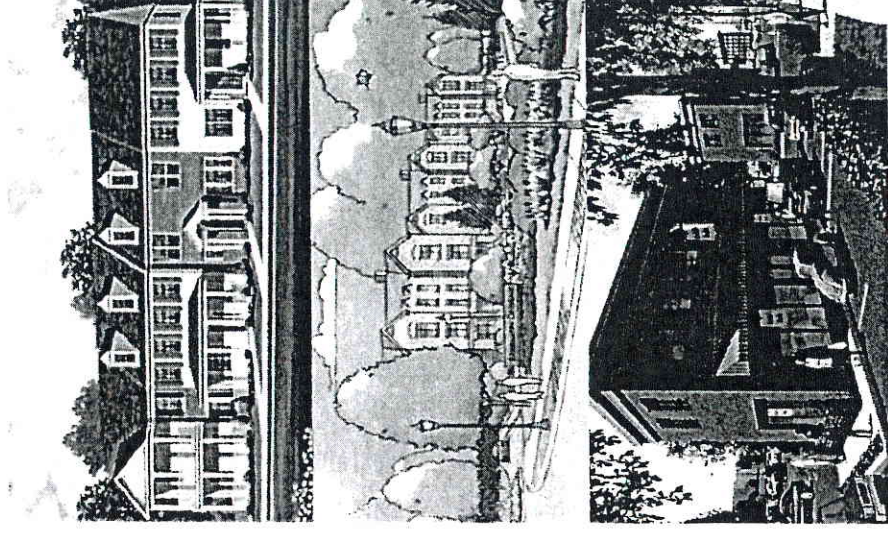
- 50 to 120 New Units Per Year

Retail

- 580,000 Square Feet of New Retail Space

Office/Industrial

- Space for Small Service Firms Located within Retail Developments (in Range of 2,500 Square Feet per Business or Less)



Site Opportunities and Constraints

White Horse Pike Economic Development Coalition Site Mart



Priority Area Assessment

Market Context of Areas by:*

- Upper
- Middle
- Lower

**As Established in 2004 Market Feasibility Study to Take into Account Different Strengths & Types of Development/Possible Uses Based on Common Area Features*

Site Profiles

- Land Use, Zoning, Acreage, Assessed Value, etc.
- Development Potential

Screening of Sites

- Comparative Matrix by Development Stage

- **Upper White Horse Pike**
 - Boroughs
 - Barrington
 - Lawnside
 - Magnolia
 - Somerdale
- Priority Areas
- Barrington Commons
- Magnolia Apartments
- Washington and Evergreen

- **Middle White Horse Pike**
 - Boroughs
 - Stratford
 - Laurel Springs
 - Lindewold
- Priority Areas
- PATCO
- Bradlees and La Martinique

- **Lower White Horse Pike**
 - Boroughs
 - Lindenwold
 - Clementon
- Priority Areas
- Gibbsboro
- Old Channel
- Reed Avenue
- US Avenue and Lake Worth



Market Context

	Upper WHP	Middle WHP	Lower WHP	WHP	County
HH Income	\$56,514	\$52,648	\$44,699	\$51,551	\$60,103
Population	18,072	19,833	14,116	51,011	522,763
Median Home Value	\$221,393	\$212,318	\$180,676	\$206,313	\$236,437
Median Age	40.6	37.5	35.6	38.2	37.7
Businesses	541	557	307	1,450	20,722
Employment	4,132	6,090	2,783	13,429	205,696

Middle White Horse Pike

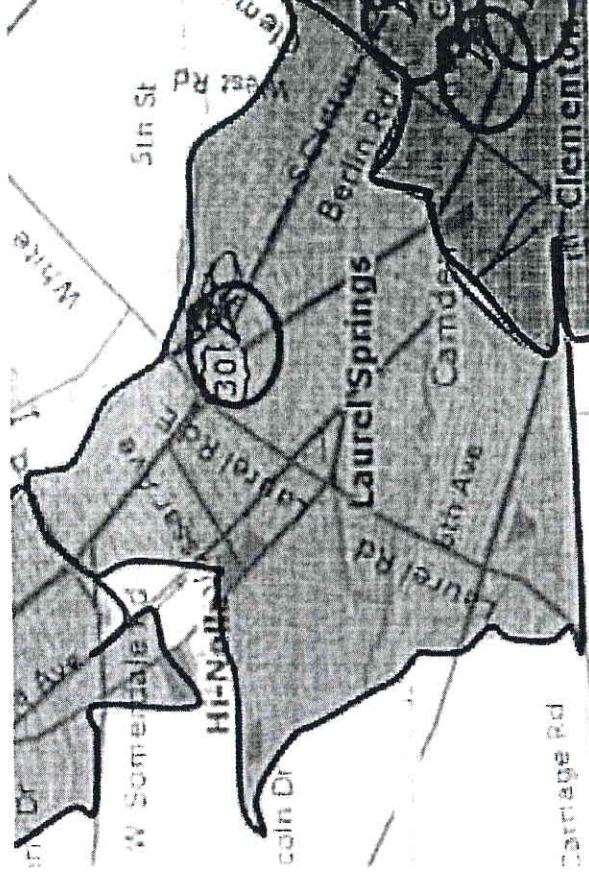
Middle White Horse Pike (Includes Stratford)

Corridor Observations

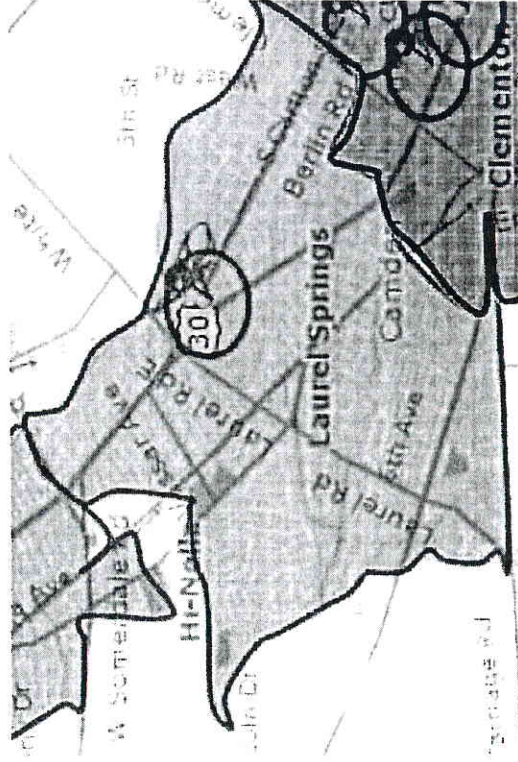
- Higher level of employment (6,090), likely attributed to UMDNJ
- Larger population (19,833) than Upper and Lower WHP
- Younger population around PATCO and Bradlees site (median age: 32.4)

Market Context

- Focus on Mixed-Use, Transit-Supportive Infill Around PATCO
- Home Furnishings Cluster (Take Advantage of Traffic En Route to Voorhees Town Center and Differentiate)
- Housing (Rental and Ownership) Oriented to Empty Nesters



Middle White Horse Pike (Includes Stratford)



Middle White Horse Pike Demographics

HH Income	\$52,648
Population	19,833
Median Home Value	\$212,318
Median Age	37.5
Businesses	557
Employment	6,090

Site Level Demographics (Quarter-Mile Radius)

PATCO and Bradlees/La Martinique
(Both Sites Grouped Given Overlapping Quarter Mile Radii)

HH Income	\$52,703
Population	626
Median Home Value	\$190,385
Median Age	32.4
Businesses	51
Employment	2,029

Lindenwald PATCO Transit Station

(Lands in Stratford Within Walking Distance)



- Existing Use: Parking Lot for PATCO Station, smaller business on northwest corner

Site Features

Acreage	27.19
Assessed Value	\$13,956,400
Number of Owners	3
Number of Parcels	10
Zoning	Light Industrial, Neighborhood Business

Strengths, Constraints, Opportunities

Strengths:

- Adjacent to PATCO High Speed Rail (TOD opportunities)
- Envisioned for high density reuse
- State designated "transit village"; eligible for state funding
- 1 primary property owner (Port Authority)

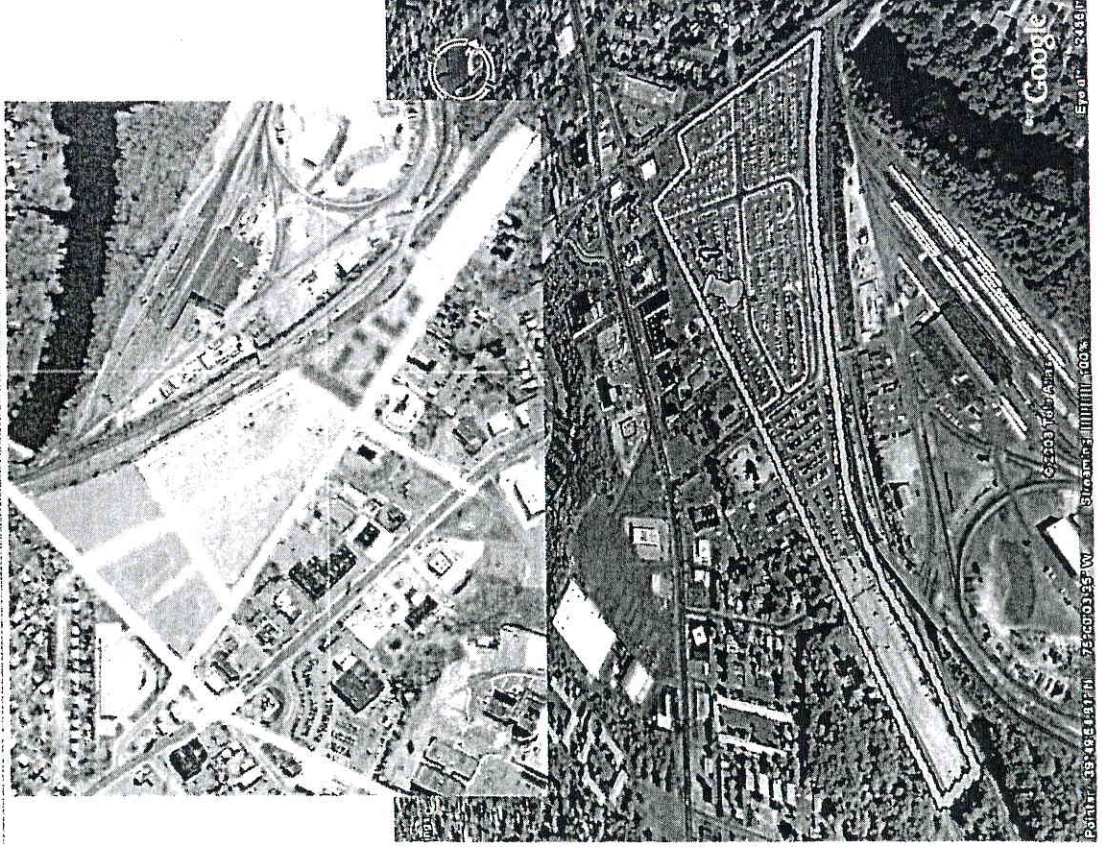
Constraints:

- Owned by Port Authority, which dictates developer and development time frame
- Desires large scale or institutional developer, which may be impeded by current market conditions

Opportunities:

- Opportunities for transit oriented development
- Opportunity to catalyze surrounding reuse into higher density development, with retail and residential housing

Lindenwald PATCO Transit Station (Lands in Stratford Within Walking Distance)

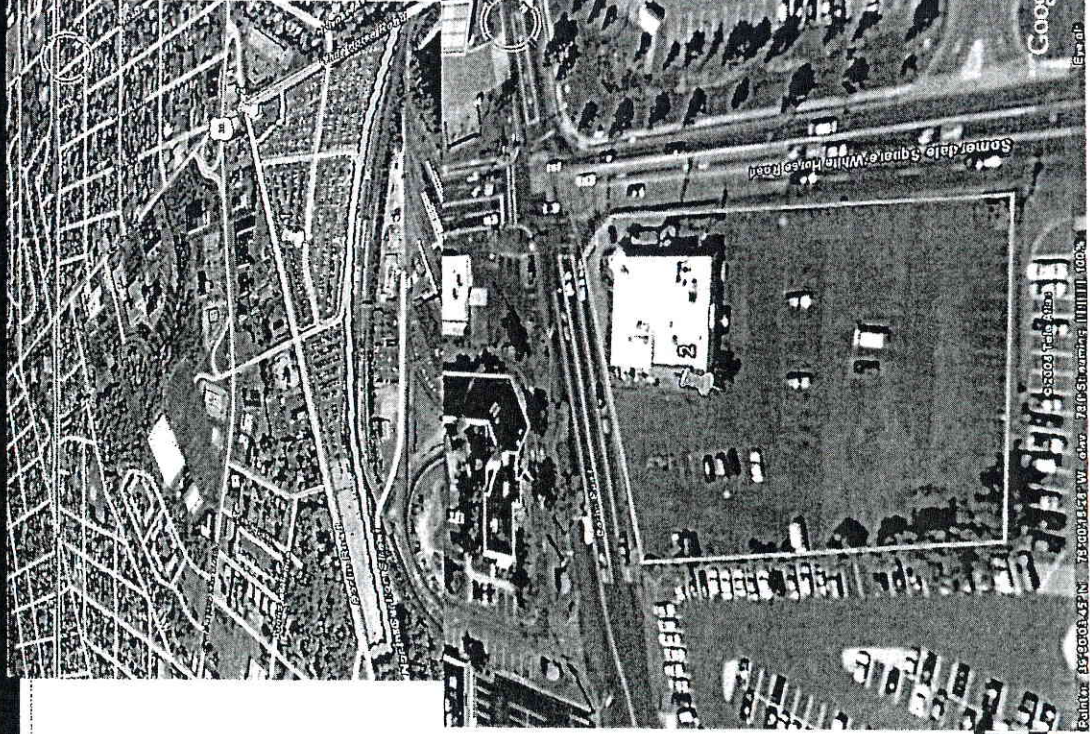


Site 1:

- 26 acres
- Assessed value: \$582,400
- Owned by Delaware River Port Authority (DRPA)
- Currently parking lot for PATCO Station with 3,337 spaces
- DRPA soliciting interest from large scale or institutional developers; less interested in working with smaller developers
- Rutgers Univ. came up with 2 long term development visions (both Transit Villages)
 1. Larger Development: Total 4,377 parking spaces, 28,845 SF mixed use retail, 1,800 market and affordable residential units
 2. Smaller Development: Total 1,717 parking spaces, 10,000 SF mixed use retail, 490 market and affordable residential units
- Market may support more retail, office, less residential
- Potential development for high-end, high density "Transit Village" with 90,000 SF office, 90,000 SF retail, 250 residential units and structured parking (assuming higher density ratios for retail and residential)

Lindenwald PATCO Transit Station

(Lands in Stratford Within Walking Distance)



Site 2:

- 1.2 acres
- 2 owners
- Currently occupied by Pufferbelly Restaurant, and parking
- Will require relocation assistance if Sites 1 and 2 are developed together
- Redevelopment potential for 10,000 SF neighborhood serving retail

Potential Public Actions

- Engage preemptively in discussions with DRPA to collaboratively decide on uses and phasing
- Collaborate in organizing public meetings/design workshops to develop a vision for the site, building off of previous studies (e.g. Rutgers studio)
- Create zoning overlay district for site and immediate surroundings for design controls
- Engage NJDOT in discussions for possible transportation improvements consistent with Smart Growth/Transit Village principles

Bradlees and La Martinique



- Existing Use: Commercial mixed use (Large format retail/office including Goodwill Center), car dealership, bowling alley, residential units, freestanding professional offices

Site Features

Acreage	37 acres
Assessed Value	\$12,780,500
Number of Owners	11
Number of Parcels	17
Zoning	Special Economic Development (Commercial), Commercial

Strengths, Constraints, Opportunities

Strengths:

- Near PATCO High Speed Rail Station
- Near NJ School of Medicine and Dentistry
- Next Generation* Medical Facility anticipated to move in (sign of market interest)
- Goodwill Center continuing to experience high activity

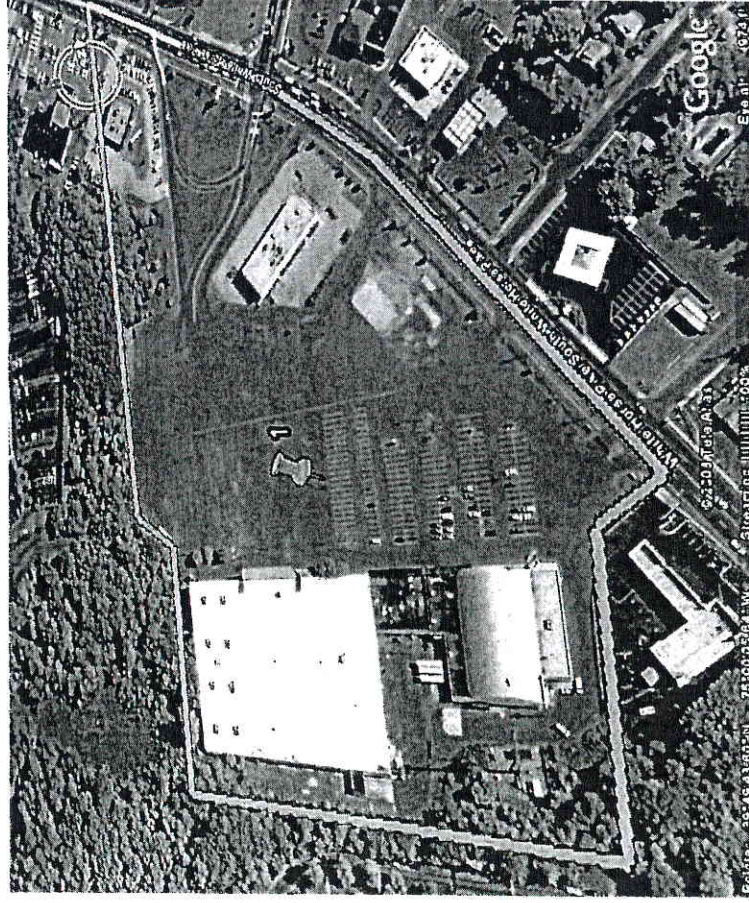
Constraints

- Less glamorous, light industrial uses fronting WHP
- Turning radius behind former Bradlees Site buildings too small for trucks to load and offload
- Bradlees property owner less engaged in initiating redevelopment
- NJ School of Medicine and Dentistry has site control of northmost parcels, desire to use it as easement in future

Opportunities

- TOD (from Lindenwold PATCO station)
- Opportunities to assemble smaller parcels fronting WHP for larger development
- End Users can be medical office/R&D related

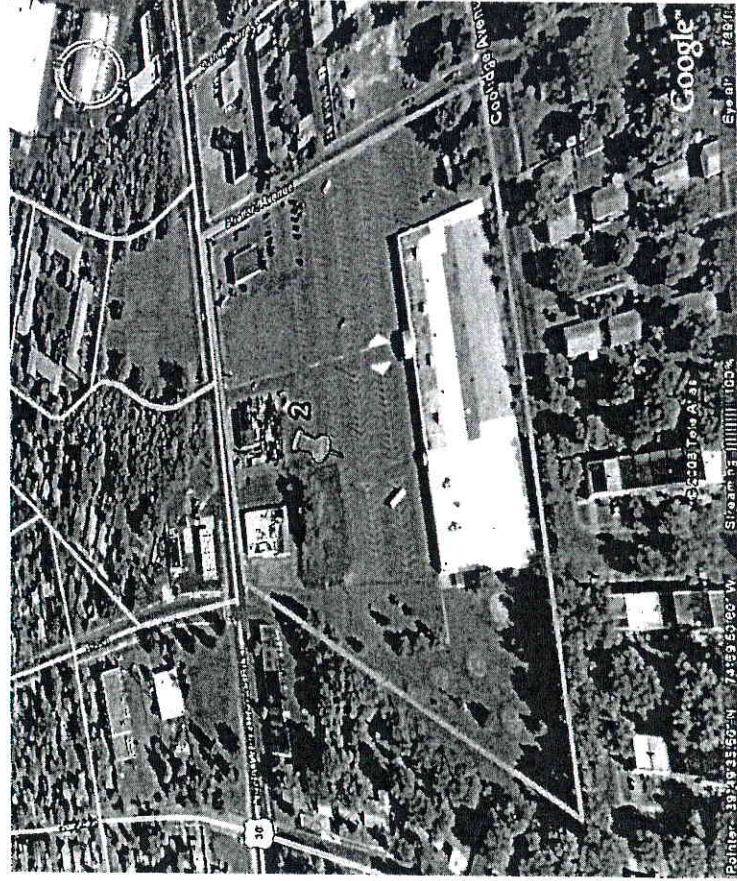
Bradlees and La Martinique



Site 1:

- 23.4 acres
 - Assessed value: \$4,791,900
 - 2 owners
1. Large parcel owned by family trust in New York
 2. Smaller parcel (car dealership) owned by UMDNJ
 - Current tenants include a Goodwill, Medical Facility, Chinese restaurant (outparcel), car dealership
 - Proposed Borough site development plan (using eminent domain) for developer solicitation as follows:
 1. Demolish Goodwill and Medical Facility
 2. Develop one 4-6 story building (commercial use on floors 1 & 2, 1-2 bedroom residential units in floors above)
 3. Smaller retail /office clustered around building
 - UMDNJ would like to turn car dealership site into easement into medical school; borough loses "rateable"
 - Mixed use development potential for 38,000 SF medical related office/flex space, 76,000SF pedestrian scale retail (building off PATCO station), and 88 private residential units (age restricted and/or medical related). Potential loss of 135,000 SF large format retail

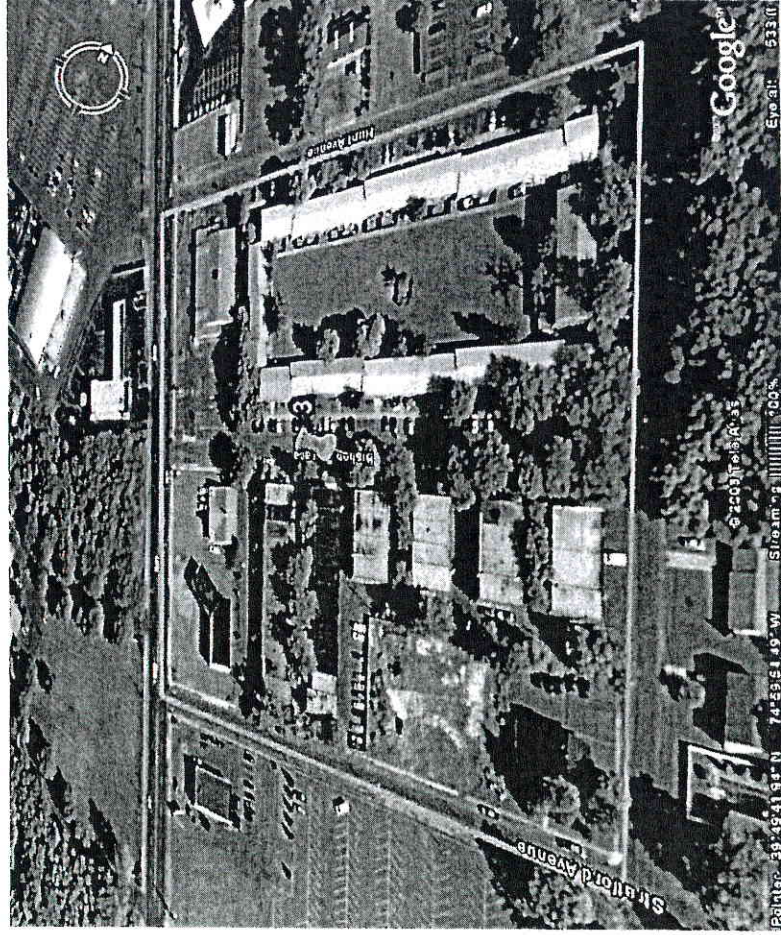
Bradlees and La Martinique



Site 2:

- 10.16 acres
- Assessed value: \$4,334,100
- 4 owners (majority owned by La Martinique Bowling Academy)
- Current uses include 100 lane bowling alley and requisite parking, vacant land to south of bowling alley, 3 outparcels (muffler shop, auto body, and vacant commercial building)
- Bowling alley owner indicated desire to redevelop (more nightlife/entertainment features to complement bowling, possible acquisition of outparcels)
- Development potential of 88,000 SF of retail in bowling alley with nightlife/entertainment, associated freestanding retail fronting WHP

Bradlees and La Martinique



Site 3:

- 6.56 acres
- 6 owners

Currently occupied by:

1. 160 multifamily units (Stratford and Bishop Court)

- a) Unsafe ingress/egress/parking
- b) Overcrowding issues
- c) Designated Redevelopment Zone
- d) Borough desire to redevelop residences and dissolve dividing street (Bishop Lane)

2. Neighborhood retail on outparcels (deli, tattoo shop, bakery, and brake shop/gas station)

- a) Borough desire to renovate/redevelop

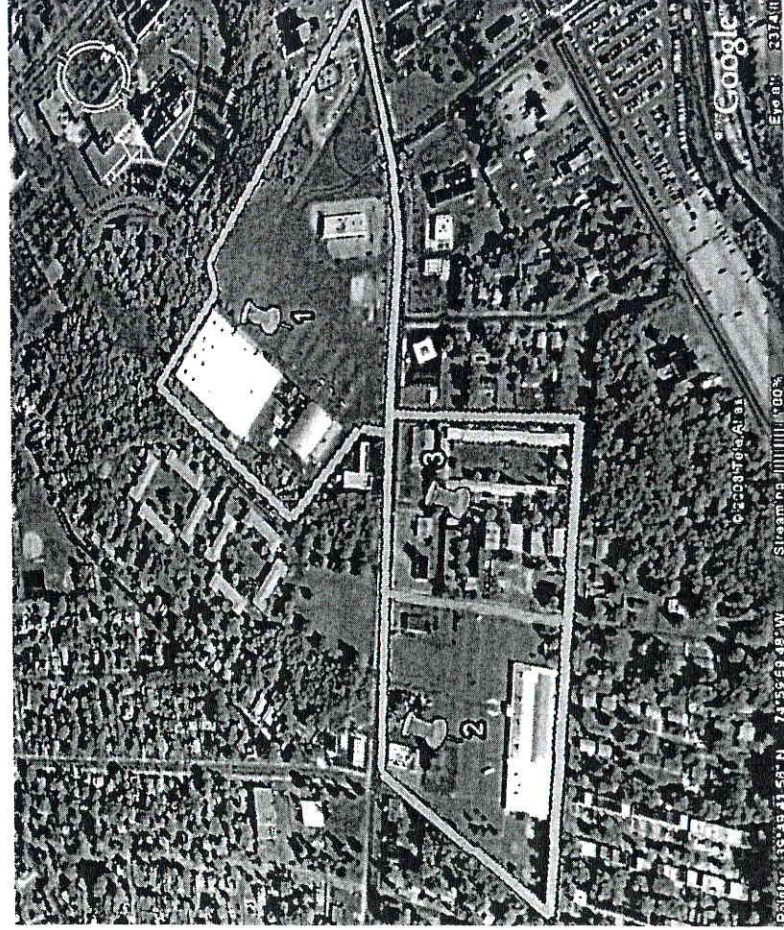
3. Vacant land

- a) Obtained approval for small office/garage development (approx. 7,000 SF office and 2,000SF garage)

4. Office (surveying/engineering firm) to east

- Potential for 47 units of multifamily residential, and additional 7,000SF preapproved office space

Bradlees and La Martinique



Potential Public Actions

- Coordinate Development
- Begin soliciting developer interest
- Assist in Land Consolidation (particularly Site 3)
- Engage residential property owners about selling/redevelopment before using eminent domain
- Engage in discussions with Bradlees property owner and UMDNJ in regards to redevelopment on Site 1
- Participate in discussions with PATCO to determine synergistic development with the PATCO station site
- Discuss connection issues and methods of complementing development between Site 2 (retail and entertainment uses) and Site 3 (residential uses)

Summary Development Potential

Upper
WHP

Middle
WHP

Lower
WHP

	Office SF	Retail SF	Dwelling Units/Acre
--	-----------	-----------	------------------------

Barrington	40,000	63,000	90
Magnolia	0	0	20
Washington and Evergreen	0	210,000	140

PATCO	90,000	100,000	250
Bradlees and La Martinique (Does Not Include Apartment. Sites)	50,000	30,000	130

Old Channel	0	30,000	30
Reed Avenue	0	100,000	60
Gibbsboro Road	43,000	61,000	840
US Avenue and Lake Worth	0	100,000	310

Assumptions:
Includes
Pipeline &
Development
Capacity.
Development
potential does
not account for
elimination of
existing space.
Capacity
Assumes 20%
Infrastructure
Deduction, 0.5
FAR for Office,
0.25 FAR for
Retail, and 10
DU/Acre. Mix of
Uses Based on
BBPC's
Evaluation of
Sites.

Near Term	40,000	323,000	230
Intermediate Term	183,000	421,000	1280
Long Term	0	130,000	360

Escrow Agreement for Housing Trust Fund

This Escrow Agreement made this 31st day of October, 2008, by and between the Council on Affordable Housing (COAH) and the Borough of Stratford and 1st Colonial National Bank (the Bank).

WHEREAS, a municipality may impose, collect and spend development fees and establish an affordable housing trust fund that includes, development fees; payments from developers in lieu of constructing affordable units on-site; developer-contributed funds to make ten percent (10%) of the adaptable entrances in a townhouse or other multistory attached development accessible; rental income from municipally operated units; repayments from affordable housing program loans; recapture funds; proceeds from the sale of affordable units; and/or any other funds collected in connection with the Borough of Stratford's affordable housing program in accordance with P.L.2008, c.46 (C. 52:27D-329.1 et al) and the regulations of COAH at N.J.A.C. 5:97-8.1 et seq.; and

WHEREAS, on NOV. 7, 2008 COAH approved the Borough of Stratford Development Fee Ordinance establishing standards for the collection, maintenance and expenditure of development fees consistent with COAH's rules and P.L.2008, c.46 (C. 52:27D-329.1 et al) and requiring that funds shall only be applied directly toward implementation of the Borough of Stratford's COAH-certified Fair Share Plan or Court Judgment of Compliance; and

WHEREAS, on October 14, 2008 the governing body of the Borough of Stratford adopted Ordinance No. 2008:17, the Development Fee Ordinance of the Borough of Stratford, amending the Municipal Code; and

WHEREAS, COAH has not yet approved a spending plan for the Borough of Stratford, the Borough of Stratford acknowledges that no expenditure of development fees; payments from developers in lieu of constructing affordable units on-site; developer-contributed funds to make ten percent (10%) of the adaptable entrances in a townhouse or other multistory attached development accessible; rental income from municipally operated units; repayments from affordable housing program loans; recapture funds; proceeds from the sale of affordable units; and/or any other funds collected in connection with the Borough of Stratford's affordable housing program in accordance with P.L.2008, c.46 (C. 52:27D-329.1 et al) and the regulations of COAH at N.J.A.C. 5:97-8.1 et seq. may occur prior to COAH's approval of a spending plan; and

WHEREAS, the Development Fee Ordinance requires an interest-bearing housing trust fund to be established for the purpose of receiving collected development fees; payments from developers in lieu of constructing affordable units on-site; developer-contributed funds to make ten percent (10%) of the adaptable entrances in a townhouse or other multistory attached development accessible; rental income from municipally operated units; repayments from

affordable housing program loans; recapture funds; proceeds from the sale of affordable units; and/or any other funds collected in connection with the Borough of Stratford's affordable housing program in accordance with P.L.2008, c.46 (C. 52:27D-329.1 et al) and the regulations of COAH at N.J.A.C. 5:97-8.1 et seq. and provides that no money shall be expended from the housing trust fund unless the expenditure conforms to the Development Fee Ordinance, a spending plan approved by COAH and the conditions set out at N.J.A.C. 5:97-8.7-8.9; and

WHEREAS, COAH's approval of the Development Fee Ordinance further requires the Borough of Stratford, within seven days of opening the trust fund account authorized by the ordinance, to enter into an escrow agreement with COAH pursuant to N.J.A.C. 5:97-8.2(a) to enable COAH to monitor disbursement of collected development fees; payments from developers in lieu of constructing affordable units on-site; developer-contributed funds to make ten percent (10%) of the adaptable entrances in a townhouse or other multistory attached development accessible; rental income from municipally operated units; repayments from affordable housing program loans; recapture funds; proceeds from the sale of affordable units; and/or any other funds collected in connection with the Borough of Stratford's affordable housing program in accordance with P.L.2008, c.46 (C. 52:27D-329.1 et al) and the regulations of COAH at N.J.A.C. 5:97-8.1 et seq. and to direct the forfeiture of such funds after proper notice if their imposition, collection and/or expenditure are not in conformance with the terms of the approved Development Fee Ordinance, the conditions set out at N.J.A.C. 5:97-8.13(a), the spending plan approved by COAH, and P.L.2008, c.46 (C. 52:27D-329.1 et al); and

WHEREAS, the Development Fee Ordinance further provides that if COAH determines that the imposition, collection, and/or expenditure of development fees are not in conformance with the terms of the approved Development Fee Ordinance, approved spending plan, and P.L.2008, c.46 (C. 52:27D-329.1 et al), COAH may, after a hearing pursuant to the Administrative Procedure Act, N.J.S.A. 52:14B-1 et seq., revoke a Development Fee Ordinance approval and direct the transfer of funds including future collection of non-residential development fees to the New Jersey Affordable Housing Trust Fund.

NOW THEREFORE, COAH, the Borough of Stratford and the Bank agree as follows:

1. Designation of Escrow Agent

COAH and the Borough of Stratford hereby designate 1st Colonial Bank (the Bank) as their escrow agent, upon terms and conditions set forth herein, for the purpose of (a) receiving development fees, payments from developers in lieu of constructing affordable units on-site; developer-contributed funds to make ten percent (10%) of the adaptable entrances in a townhouse or other multistory attached development accessible; rental income from municipally operated units; repayments from affordable housing program loans; recapture funds; proceeds from the sale of affordable units; and/or any other funds collected in connection with the Borough of Stratford's affordable housing program in accordance with P.L.2008, c.46 (C. 52:27D-329.1 et al) and the regulations of COAH at N.J.A.C. 5:97-8.1 et seq. collected by the Borough of Stratford, (b) holding such sums in the escrow account hereinafter described, and (c) disbursing the monies upon the direction of the CFO of the Borough of Stratford consistent with the spending plan approved by COAH.

2. Escrow Account

The Borough of Stratford shall deposit all development fees; payments from developers in lieu of constructing affordable units on-site; developer-contributed funds to make ten percent (10%) of the adaptable entrances in a townhouse or other multistory attached development accessible; rental income from municipally operated units; repayments from affordable housing program loans; recapture funds; proceeds from the sale of affordable units; and/or any other funds collected in connection with the Borough of Stratford's affordable housing program in accordance with P.L.2008, c.46 (C. 52:27D-329.1 et al) and the regulations of COAH at N.J.A.C. 5:97-8.1 et seq. with the escrow agent and said escrow agent shall establish a separate, interest bearing account to be known as "Stratford COAH Trust" (the Account) and shall deposit therein such initial funds, as well as all subsequent development fees; payments from developers in lieu of constructing affordable units on-site; developer-contributed funds to make ten percent (10%) of the adaptable entrances in a townhouse or other multistory attached development accessible; rental income from municipally operated units; repayments from affordable housing program loans; recapture funds; proceeds from the sale of affordable units; and/or any other funds collected in connection with the Borough of Stratford's affordable housing program in accordance with P.L.2008, c.46 (C. 52:27D-329.1 et al) and the regulations of COAH at N.J.A.C. 5:97-8.1 et seq. received from the Borough of Stratford. At no time shall the escrow agent co-mingle the funds deposited in the Account with any other funds or accounts held or maintained by the escrow agent, nor shall the escrow agent at any time set off any amount on deposit in the Account against (a) any indebtedness owed to the escrow agent by the Borough of Stratford or any other party, (b) any other obligation owed to the escrow agent by the Borough of Stratford or any other party, or (c) any claim which the escrow agent may have against the Borough of Stratford or any other party.

3. Application of Amounts on Deposit

The funds in the Account shall only be used for eligible affordable housing activities of the Borough of Stratford as set forth in a spending plan approved by COAH. The Bank shall disburse funds in the Account upon the direction of the CFO of the Borough of Stratford, unless notified otherwise by COAH.

4. Cessation of Disbursements from Funds and Forfeiture of Funds to the "New Jersey Affordable Housing Trust Fund" established pursuant to section 20 of P.L.1985, c.222 (C.52:27D-320)

COAH shall have the authority to halt disbursements by the Borough of Stratford from the Account upon written notice to the Bank and to direct all remaining funds to the New Jersey Affordable Housing Trust Fund. COAH shall have such authority if it determines, after notice to the Borough of Stratford, that the municipality is not in compliance with all conditions set out in N.J.A.C. 5:97-8.13(a), the Spending Plan and the Development Fee Ordinance. Upon receipt of written notice to cease disbursements from the Account, the Bank shall immediately halt disbursements by the Borough of Stratford until further written notice from COAH. The Bank shall allow the transfer of funds by COAH to the New Jersey Affordable Housing Trust Fund on behalf of the Borough of Stratford. COAH shall provide the Borough of Stratford municipal clerk and chief financial officer with copies of all written notices.

In the event that any of the following conditions, as set out in N.J.A.C. 5:97-8.13(a) occur, COAH shall be authorized on behalf of the Borough of Stratford and consistent with its rules and P.L.2008, c.46 (C. 52:27D-329.1 et al), to transfer all development fees; payments from developers in lieu of constructing affordable units on-site; developer-contributed funds to make ten percent (10%) of the adaptable entrances in a townhouse or other multistory attached development accessible; rental income from municipally operated units; repayments from affordable housing program loans; recapture funds; proceeds from the sale of affordable units; and/or any other funds collected in connection with the Borough of Stratford's affordable housing program in accordance with P.L.2008, c.46 (C. 52:27D-329.1 et al) and the regulations of COAH at N.J.A.C. 5:97-8.1 et seq., to the New Jersey Affordable Housing Trust Fund :

- a. Failure to meet deadlines for information required by COAH in its review of a Housing Element and Fair Share Plan, development fee ordinance or plan for spending fees;
 - b. Failure to address COAH's conditions for approval of a plan to spend development fees; payments from developers in lieu of constructing affordable units on-site; developer-contributed funds to make ten percent (10%) of the adaptable entrances in a townhouse or other multistory attached development accessible; rental income from municipally operated units; repayments from affordable housing program loans; recapture funds; proceeds from the sale of affordable units; and/or any other funds collected in connection with the Borough of Stratford's affordable housing program within the deadlines imposed by COAH;
 - c. Failure to address COAH's conditions for substantive certification within deadlines imposed by COAH;
 - d. Failure to submit accurate annual monitoring reports pursuant to N.J.A.C. 5:97-8.12(a) within the time limits imposed by COAH;
 - e. Failure to implement the Spending Plan and expend the funds within the time schedules specified in the Spending Plan, including the requirement to spend the remaining trust fund balance pursuant to N.J.A.C. 5:97-8.10(a)8 and collected fees pursuant to P.L.2008, c.46 (C.52:27D-329.2(8.d) & C.52:27D-329.3(9.b)) within four years;
 - f. Expenditure of development fees; payments from developers in lieu of constructing affordable units on-site; developer-contributed funds to make ten percent (10%) of the adaptable entrances in a townhouse or other multistory attached development accessible; rental income from municipally operated units; repayments from affordable housing program loans; recapture funds; proceeds from the sale of affordable units; and/or any other funds collected in connection with the Borough of Stratford's affordable housing program on activities not permitted by COAH;
 - g. Revocation of certification; or
 - h. Other good cause demonstrating that the revenues are not being used for the approved purpose.
5. Standard of Care; Indemnification
- The Bank shall use reasonable care and due diligence in the performance of all of its duties hereunder. The Borough of Stratford shall indemnify COAH and hold it harmless from and

against all liabilities, losses or damages incurred under COAH with respect to any action COAH may take under this escrow agreement with the exception of liabilities, losses or damages solely caused by negligent acts, omissions, errors or willful misconduct by COAH.

6. Records and Accounts

The Bank shall keep accurate financial records and accounts of all transactions relating to the Account, including but not limited to all deposits to the Account, disbursements from the Account and interest earned on the Account which shall be made available for inspection by COAH and the Borough of Stratford, or their respective designees, at any reasonable time. The Borough of Stratford shall provide COAH with reports on a quarterly basis, which set forth the amount, date and description of all activity from the Account as well as other information COAH may require to monitor the Account.

7. Notices

All notices, certificates or other communications hereunder shall be delivered by hand or mailed by certified mail to the parties at the following addresses:

- a. If to COAH: Executive Director
New Jersey Council on Affordable Housing
101 South Broad Street
PO Box 813
Trenton, NJ 08625-0813
- b. If to Municipality: Municipal Clerk and Chief Financial Officer
307 Union Avenue
Stratford, New Jersey 08084
- c. If to Bank: 1st Colonial Bank
1040 Haddon Avenue
Collingswood, New Jersey 08108

Any of the parties may hereby designate different or additional addresses by notice in writing given to the other parties.

8. Further Assistance

The parties hereto shall authorize, execute, acknowledge and deliver such further resolutions, assurances and other instruments as may be necessary or desirable for better assuring, conveying, granting, assigning and confirming the rights and interests granted hereunder.

9. Agreement Subject to the Fair Housing Act

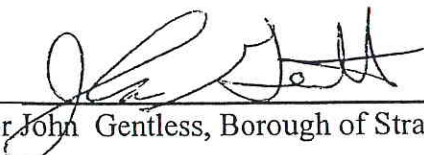
This agreement is subject to the Fair Housing Act, P.L.2008, c.46 (C. 52:27D-329.1 et al) and the rules of COAH set forth at N.J.A.C. 5:97-8.1 et seq., and nothing contained herein shall be interpreted to limit or restrict in any way the discretion and authority vested in COAH by the Act or rules.

10. Amendments

This agreement may not be amended, supplemented or modified except by a written instrument executed by all the parties hereto.

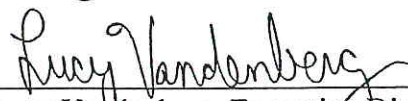
IN WITNESS WHEREOF, the parties hereto have executed this agreement as of the date set forth above.

10-27-08
Date



Mayor John Gentless, Borough of Stratford

11/7/08
Date



Lucy Vandenberg, Executive Director
on behalf of the New Jersey Council
on Affordable Housing (COAH)

10/27/08
Date



Gerald Banniller, President, on behalf of 1st Colonial National Ban



State of New Jersey
COUNCIL ON AFFORDABLE HOUSING
101 SOUTH BROAD STREET
PO Box 813
TRENTON NJ 08625-0813
(609) 292-3000
FAX: (609) 633-6056
coahmail@dca.state.nj.us

JON S. CORZINE
Governor

JOSEPH V. DORIA, J
Commissioner

LUCY I. VANDENBERG
Executive Director

November 10, 2008

John D. Keenan, Jr., Clerk
Borough of Stratford
307 Union Avenue
Stratford, NJ 08084

Dear Mr. Keenan:

Enclosed is an executed original of the Escrow Agreement for the Affordable Housing Trust Fund for the Borough of Stratford. A second executed original is being forwarded to First Colonial National Bank under copy of this letter.

COAH has retained the third executed original of the agreement for our files.

If you have any questions, please call Larissa DeGraw at (609) 633-9575.

Sincerely,


Lucy Vandenberg
Executive Director

Enclosure

cc: Gerald Banmiller, First Colonial National Bank
Pamela Weintraub, COAH Planner (w/o enclosure)



REHABILITATION PROGRAM (N.J.A.C. 5:97-6.2)

General Description

Municipality/County: Stratford Borough, Camden County

Program Name: County - CBDG

Number of proposed units to be rehabilitated: 26

Information and Documentation Required with Petition

- ☒ Determination of Rehabilitation Share
- ☒ Accept number in N.J.A.C. 5:97 – Appendix B; **OR**
- ☐ Exterior Housing Survey conducted by the municipality
- ☐ Information regarding the rehabilitation program on forms provided by the Council. (If relying on previously submitted 2007 monitoring and/or subsequent CTM update, also check here ☐ in lieu of submitting forms.)
- ☒ Documentation demonstrating the source(s) of funding
- ☒ Municipal resolution appropriating funds from general revenue or a resolution of intent to bond in the event of a funding shortfall
- ☒ Schedule illustrating how the rehabilitation share will be addressed within the period of substantive certification

Information and Documentation Required Prior to Substantive Certification

- ☒ Resolution or executed contract designating an experienced Administrative Agent, and a statement of his/her qualifications, in accordance with N.J.A.C. 5:96-18
- ☒ Draft or adopted rehabilitation operating manual that includes a description of the program procedures and administration including a copy of sample deed restriction and/or lien.
- ☒ Affirmative Marketing Plan for the re-rental of rehabilitated rental units, in accordance with UHAC

Rehabilitation Narrative Section

See Housing Element and Fair Share Plan, along with the Spending Plan (appendix within the Housing Plan) for above referenced information. The operating manual will be submitted prior to substantive certification.

Housing Element and Fair Share Plan

**The Borough of Stratford,
Camden County**

November 29, 2005
Revised November 2006
Revised November 26, 2008

**Borough of Stratford
Camden County, New Jersey**

Mayor John Gentless

Borough Council

Steve Venuto

Ben Angeli

Michael Santoro

Julie Galezniak

Holly Tate

William J. Grover, Jr.

Borough Clerk John D. Keenan, Jr., RMC

Joint Land Use Board

Mayor John Gentless

Richard St. Maur

Councilwoman Holly Tate

Frank Cahill, Chairman

Paul Schukay, Vice Chairman

George Clark

Patrick Walsh

Michael Goldin

Harry Berry

Michael Redfearn

Gregory Angelucci

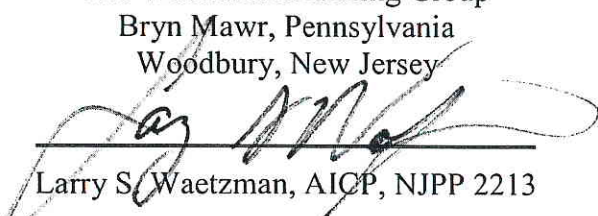
Technical Assistance Provided by:

Larry Waetzman, AICP, NJPP

The Waetzman Planning Group

Bryn Mawr, Pennsylvania

Woodbury, New Jersey



Larry S. Waetzman, AICP, NJPP 2213

Original signed and sealed document located at Borough Hall

HOUSING ELEMENT

DEMOGRAPHICS AND HOUSING CHARACTERISTICS

A fundamental component of planning for future growth is to understand what the future population will look like. The age, wealth, size, and other characteristics of a municipality's population will dictate the type, location, and pace of future growth. This section describes how Stratford's population has changed in the past and what it is forecasted to be like in the future. Historic information on Stratford's population is available from past planning efforts. Present and future population characteristics are available from the U.S. Census and from the Delaware Valley Regional Planning Commission (DVRPC), the Metropolitan Planning Origination for the Greater Philadelphia area.

Population -- Stratford's population declined by 4.50% from the 1990 Census to 7,271 people in 2000. This is a decrease of 343 people and although any reduction in population is significant, compared to the extreme growth from the 1950s through 1970s, the growth through 2000 actually represents a slowdown with a current slow upturn. This decrease is in contrast to the population growth experienced by Camden County. The County grew a more modest 1.2% over the 1990s.

Figure 1: Population Change Since 1950

Year	Stratford Borough			Camden County			New Jersey		
	Population	Change from previous decade		Population	Change from previous decade		Population	Change from previous decade	
		Change	%		increase	%		increase	%
1950	1,356	n/a	n/a	300,743	n/a	n/a	4,835,329	n/a	n/a
1960	4,308	2,952	218	392,035	91,292	30.4	6,060,782	1,225,453	25.0
1970	9,801	5,493	128	456,291	64,256	16.4	7,168,164	1,107,382	18.0
1980	8,005	-1,796	-18	471,650	15,359	3.4	7,364,823	196,659	3.0
1990	7,614	-391	-5	502,824	31,174	6.6	7,730,188	365,365	5.0
2000	7,271	-343	-5	508,932	6,108	1.2	8,414,350	684,162	9.0
2005*	7,360	+89	1	518,249	9,317	1.8	8,717,925**	303,575	3.6

*Estimated by determining total Certificates of Occupancy and Demolition Permits issued from 2000-2005, multiplied by the average household size from the 2000 census, and adding the total to the 2000 base population

**Annual estimates of the Population for the US and States: April 1, 2000 to 2004

Source: US Census Bureau

Figure 2: Residential Demolition Permits and CO's 2000-2008

	2000	2001	2002	2003	2004	2005	2006	2007	2008*
Certificates of Occupancy	2	2	1	0	1	3	1	2	0
Demolition Permits	0	5	2	1	2	5	2	4	1
Net	2	-3	-1	-1	-1	-2	-1	-2	-1

*Represents through July 2008.

Population forecasts are available through 2030 from the DVRPC. Compared to its neighboring municipalities, with a projected decline of 15.4% through 2030, Stratford's projected population change is fairly significant. The neighboring Townships project a population increase ranging from minimal growth at 1.3% (Deptford Township) to a significant increase of over 19% (Gloucester Township). However, when comparing the neighboring Boroughs, with the exception of the Borough of Somerdale, the population decline is not predicted for Stratford Borough.

Figure 3: 2000 – 2030 Future Population Growth

	2000	2005	2010	2015	2020	2030	Absolute Change 2000-2030	Percent Change 2000-2030
Gloucester Township	64,350	66,240	68,010	70,370	72,900	76,940	12,590	19.6%
Runnemede Borough	8,533	8,670	8,690	8,340	8,330	7,960	(573)	(6.7%)
Magnolia Borough	4,409	4,480	4,400	4,230	4,060	3,790	(619)	(14%)
Somerdale Borough	5,792	5,320	5,180	5,010	4,790	4,515	(677)	(13%)
Stratford Borough	7,271	7,360	7,180	6,880	6,520	6,150	(1,121)	(15.4%)
Lindenwold Borough	17,414	17,410	17,300	17,090	17,220	17,210	(204)	(1.2%)
Pine Hill Borough	10,880	11,900	12,540	12,950	13,270	14,165	3,285	30.2%
Winslow Township	34,611	36,480	38,370	40,660	43,130	47,760	13,149	38%
Deptford Township	26,763	27,120	27,630	28,170	28,790	30,240	3,477	1.3%
Gloucester County	254,673	265,500	278,960	292,940	308,330	337,090	82,417	32.4%
Burlington County	423,394	452,776	470,427	483,448	497,960	532,850	109,456	25.9%
Camden County	508,932	511,770	512,710	512,790	514,760	515,425	6,493	1.3%
New Jersey	8,414,350	8,745,279	9,018,231	9,255,769	9,461,635	9,802,404	1,388,054	16.5%

As seen in **Figure 4: Population and Density Comparison, 1990-2000**, there was not significant change to either housing or population densities. **Figure 4** illustrates that the percentage of decline from 1990 to 2000 is commensurate with surrounding municipalities of similar size and population; however Stratford's decline is contrary to the growth within the rest of the County and the entire State. **Figure 5** illustrates decline in housing stock; however, it should be noted that while the housing stock declined, it did not decline as much as the overall population, and that there was an increase in the number of occupied units.

Figure 4: Population and Density Comparison, 1990-2000

	Area (Sq. Miles)	1990 Densities (units/sq. mile)		2000 Densities (units/sq. mile)	
		Population	Housing	Population	Housing
Borough of Hi-Nella	0.23	4,543.48	2,226.09	4,536.90	2,182.50
Borough of Laurel Springs	0.47	4,980.85	1,827.66	4,213.50	1,723.90
Borough of Lindenwold	3.97	4,718.89	2,147.86	4,415.50	2,090.30
Borough of Somerdale	1.37	3,970.80	1,569.34	3,778.90	1,577.90
Borough of Stratford	1.56	4,880.77	1,846.79	4,603.80	1,803.90
Camden County	222.00	2,265.00	857.00	2,289.00	899.50
New Jersey	7417.00	1,042.00	415.00	1,134.00	446.30

Figure 5: Population and Density Comparison, % Change from 1990-2000

	Population Density Change	Housing Density Change
Borough of Hi-Nella	-0.1%	-2.0%
Borough of Laurel Springs	-15.4%	-5.7%
Borough of Lindenwold	-6.4%	-2.7%
Borough of Somerdale	-4.8%	0.5%
Borough of Stratford	-5.7%	-2.3%
Camden County	1.1%	5.0%
New Jersey	8.8%	7.5%

Figure 6: Population, Housing, and Persons Per Occupied Unit

	1990 Census	2000 Census	% Change 1990-2000
Population	7,614	7,271	-4.50%
Housing Units	2,881	2,849	-1.11%
Occupied Units	2,714	2,736	0.81%
Persons per Occupied Unit	2.81	2.66	-5.27%

As shown in Figure 7: Age Distribution of Population, Stratford Borough has seen decrease in the core age groups, those below the age of 5, and those ranging from 20 to 34 years old. While the largest decline, in the 60 to 64 year old age group, can be attributed to a typical downsizing of housing when nearing an age of retirement, there was a marked increase in the 75 to 84 year old age group. It should also be noted that there was a significant increase in the 10 to 14 year old population, which is contrasted by nearly the same percentage change, only as decline, for those under the age of nine. As of the 2000 Census, the median age for all residents of the Township was 37.7.

Figure 7: Age Distribution of Population

	1990 Census	Percent of 1990 Population	2000 Census	Percent of 2000 Population	Change 1990 to 2000	% Change 1990 to 2000
Under 5 years	540	7.09%	447	6.15%	-93	-17.22%
5 to 9 years	512	6.72%	486	6.68%	-26	-5.08%
10 to 14 years	440	5.78%	555	7.63%	115	26.14%
15 to 19 years	472	6.20%	485	6.67%	13	2.75%
20 to 24 years	603	7.92%	410	5.64%	-193	-32.01%
25 to 34 years	1,326	17.42%	913	12.56%	-413	-31.15%
35 to 44 years	1,048	13.76%	1,255	17.26%	207	19.75%
45 to 54 years	751	9.86%	917	12.61%	166	22.10%
55 to 59 years	433	5.69%	362	4.98%	-71	-16.40%
60 to 64 years	451	5.92%	291	4.00%	-160	-35.48%
65 to 74 years	636	8.35%	613	8.43%	-23	-3.62%
75 to 84 years	277	3.64%	421	5.79%	144	51.99%
85 years +	125	1.64%	116	1.60%	-9	-7.20%
Total	7,614	100.00%	7,271	100.00%	-343	-4.50%

Current Employment Analysis

The current employment trends of Stratford Borough and its environs reveal pertinent characteristics regarding the type of housing needed for its populations and can help to aid in the analysis of what the Borough is currently lacking in terms of housing. **Figure 8** indicates at 23.4%, Stratford's highest employment industry is "Education, health and social services." Most industries are in line with those of the adjacent municipalities.

Figure 8: Percent Distribution of Employment by Industry, 2000

	Stratford Borough	Linden- wold	Laurel Springs	Hi- Nella	Gloucester County	Camden County
	Percentage of distribution by municipality					
Industry Code	Jobs	%	%	%	%	%
Agriculture, forestry...	6	0.2	0.1	0.0	0.0	0.5
Construction	183	5.2	6.4	5.5	6.1	7.1
Manufacturing	406	11.5	9.7	9.6	10.5	12.4
Wholesale Trade	79	2.2	3.6	4.3	5.3	5.1
Retail Trade	556	15.8	14.6	14.6	14.9	12.4
Transportation, warehousing, & utilities	203	5.8	5.9	4.2	7.1	6.9
Information	60	1.7	2.6	2.0	3.4	2.8
Finance, insurance, real estate, rental & leasing	269	7.6	8.2	6.6	8.1	6.6
Professional, scientific, mgmt., administrative, waste mgmt.	317	9.0	9.5	11.0	7.5	9.2
Educational, health and social services	826	23.4	18.6	25.4	24.2	22.1
Arts, entertainment, recreation, accommodation & food services	315	8.9	11.7	7.2	5.7	6.2
Other services	150	4.3	5.5	4.6	5.3	4.2
Public administration	155	4.4	3.5	4.1	2.0	4.5

Figure 9 indicates management, professional, and related services along with sales and office occupations make up 64.8% of Stratford's workforce. This goes along with **Figure 9**, indicating 83.72% of Stratford workers are private wage or salary workers. In addition, the employment status in 1999 for the Borough of Stratford indicated 135 unemployed workers, or 2.4% of the civilian workforce.

Figure 9: Employment by Occupation, 2000

	Stratford Residents	% Stratford Borough	% Camden County
Mgmt., Prof. & Related	1,288	36.54%	35.50%
Service	483	13.70%	14.40%
Sales and Office	1,181	33.50%	29.30%
Farming, Fishing & Forestry	13	0.37%	0.10%
Const., Extraction & Maint.	271	7.69%	8.40%
Production, Transp. & Material Moving	289	8.20%	12.30%
Total	3,525	100.00%	100.00%

Figure 10: Class of Worker, Stratford Borough

	Workers	%
Private wage/salary workers	2951	83.72%
Government workers	436	12.37%
Self employed workers	133	3.77%
Unpaid family workers	5	0.14%

Population and Employment Projections from DVRPC

Since 1990 Stratford has been losing population. DVRPC continues to show a decrease of 108 people for the 2005 estimate, and by 2020 the population will decrease an additional 30 people. Employment in Stratford declined nearly 7% between 1990 and 2000, and is forecast to remain relatively constant for the next twelve years, as can be seen below in **Figure 11**. As discussed in the Fair Share plan, there are three redevelopment areas, however it is not expected that the Borough will incur any additional nonresidential growth share.

Figure 11: Employment Projection

	1990	2000	% Change	2005 Estimate	2020 Forecast
Employment	3,518	3,276	- 6.9%	3,344	3,343

Housing & Household Characteristics

Household income, as shown in **Figure 12: Household Income, 1999 Value and 2006 Adjusted Figures** (using the CPI inflation rate to adjust for 2006 dollars) shows that about 45% of Stratford's households earn between \$42,350 and \$120,999 (\$35,000 and \$99,999 1999 value). As of the 2000 Census, there were 49 families, or 327 residents (4.6% of all residents) with poverty status. The median household income of Stratford Borough as of the 2000 Census was \$50,977, or \$66,267 in 2008 dollars. The mean income for the Borough was \$57,500 in 2000 or \$74,748 in 2008 dollars. In addition, there were 52 households receiving public assistance (1.9%).

Figure 12: Household Income, 1999 Value and 2008 Adjusted Figures

1999 Value	2008 Inflated Value	Number of Households	Percent
Less than \$10,000	Less than \$13,000	139	5.07%
\$10,000 to \$14,999	\$13,000 to \$19,499	104	3.79%
\$15,000 to \$24,999	\$19,499 to \$32,499	274	9.99%
\$25,000 to \$34,999	\$32,499 to \$45,499	329	11.99%
\$35,000 to \$49,999	\$45,499 to \$64,997	463	16.88%
\$50,000 to \$74,999	\$64,997 to \$97,497	774	28.22%
\$75,000 to \$99,999	\$97,497 to \$129,996	328	11.96%
\$100,000 to \$149,999	\$129,996 to \$194,994	236	8.60%
\$150,000 to \$199,999	\$194,994 to \$259,992	75	2.73%
\$200,000 or more	\$259,992 or more	21	0.77%

Note: Utilized Bureau of Labor Statistics Inflation Calculator

As shown in the following charts, **Figure 13: Housing Units by Units in Structure** and **Figure 14: Occupied Housing, By Tenure**, it is clear that Stratford is predominantly single-family homes, with over 67% of the population living in single-family detached homes and 5.27% living in single-family attached homes. Most people (56.5%) live in homes they own. Nearly all the housing stock in the Borough was built prior to 1970 (79.4%); the exact breakdown by year can be seen in **Figure 17: Age of Housing Stock**.

Figure 13: Housing Unit By Units in Structure

Structure Type	Number of units	Percent of total units
1-unit, detached	1,926	67.60%
1-unit, attached	150	5.27%
2 units	62	2.18%
3 or 4 units	44	1.54%
5 to 9 units	91	3.19%
10 to 19 units	325	11.41%
20 or more units	251	8.81%
Mobile Home	0	0.00%
Total	2,849	100.00%

Figure 14: Occupied Housing, By Tenure

	1990 Census	Percent	2000 Census	Percent Change 1990 - 2000
Owner Occupied	2,007	69.66%	2,736	56.51%
Renter Occupied	707	24.54%	1,993	41.16%
Total Occupied	2,714		4,729	
Vacant	167	5.80%	113	2.33%
Total Units	2,881	100.00%	4,842	

As seen in the following charts, **Figure 15 Bedroom Distribution** indicated a strong majority (61.4%) of housing units in Stratford have 2-3 bedrooms and the median number rooms is of 6.5, as shown in Figure 15.

Figure 15: Bedroom Distribution

	% Housing Stock with:		
	1 or less bedroom	2-3 bedrooms	4+ bedrooms
Hi-Nella Borough	41.5%	51.7%	6.9%
Laurel Springs Borough	13.3%	60.8%	25.9%
Lindenwold Borough	38.6%	54.9%	6.5%
Somerdale Borough	17.8%	59.7%	22.4%
Stratford Borough	18.5%	61.4%	20.1%
Camden County	16.9%	61.4%	21.7%
New Jersey	18.3%	59.1%	22.6%

Figure 16: Year round housing units by # of rooms

Rooms	Number of housing units	Percent of Total
1	32	1.12%
2	82	2.88%
3	305	10.71%
4	328	11.51%
5	227	7.97%
6	463	16.25%
7	559	19.62%
8	456	16.01%
9+	397	13.93%
Median Number Rooms: 6.5		

Figure 17: Age of Housing Stock

Year Structure Built	Number of Homes	Percent of Total
1999 to March 2000	0	0.00%
1995 to 1998	13	0.46%
1990 to 1994	6	0.21%
1980 to 1989	61	2.14%
1970 to 1979	284	9.97%
1960 to 1969	1,332	46.75%
1940 to 1959	931	32.68%
1939 or earlier	222	7.79%

As indicated in Figure 17 above, the majority of homes within the Borough were built between 1940 and 1968. Additionally, Figure 18 below indicates that 19 homes within the Borough lack complete plumbing facilities and seven homes lack complete kitchen facilities. These particular homes should be targeted for rehabilitation through the Borough's Rehabilitation program, and actually total 26 units, which correlates to the Borough's rehabilitation obligation. The rehabilitation program is discussed further in the Fair Share Plan.

Figure 18: Selected Housing Characteristics, Stratford Borough

	Number	%
Lacking complete plumbing facilities	19	0.7%
Lacking complete kitchen facilities	7	0.3%
No telephone service	27	1.0%
Type of Heating Fuel:		
Utility gas	2,060	75.3%
Bottled, tank, or LP gas	0	0.0%
Electricity	393	14.4%
Fuel oil, kerosene, etc.	265	9.7%
Coal or coke	0	0.0%
Wood	0	0.0%
Solar energy	0	0.0%
Other fuel	18	0.7%
No fuel used	0	0.0%

Among the households which owned their own home in 2000, 26.9% spend 30% or more of their monthly income on housing costs, and conversely 23.9% spend less than 15% of their monthly income. A complete breakdown is shown in **Figure 19: Owner-Occupied Costs as a Percentage of Monthly Income**.

Figure 19: Owner-Occupied Costs as a Percentage of Monthly Income (1999)

Percentage of Income	Households	Percent of Total
Less than 15 percent	455	23.90%
15 to 19 percent	407	21.40%
20 to 24 percent	245	12.90%
25 to 29 percent	270	14.20%
30 to 34 percent	197	10.40%
35 percent or more	316	16.60%
not computed	10	0.50%

In **Figure 20: Housing Value, Adjusted for 2008 Dollars**, the current value for owner-occupied housing has been adjusted using the accepted Consumer Price Index (CPI) inflation rate. Over 94% of the housing is valued between \$64,998 and \$194,992 (\$50,000 and \$149,999 in 1999) and 5.0% is valued between \$194,994 and \$259,990 (\$150,000 and \$299,999 in 1999). There are only 11 homes, or 0.6%, homes valued over \$259,992 (\$200,000 in 1999) in the Borough. The median home value in Stratford Borough is \$114,000.

Figure 20: Housing Value, Adjusted for 2008 Dollars

1999 Value	2008 Inflated Value	Units	Percentage
less than \$50,000	less than \$64,998	7	0.40%
\$50,000 to \$99,999	\$64,998 to \$129,994	497	26.20%
\$100,000 to \$149,999	\$129,996 to \$194,992	1,290	67.90%
\$150,000 to \$199,999	\$194,994 to \$259,990	95	5.00%
\$200,000 to \$299,999	\$259,992 to \$389,986	6	0.30%
\$300,000 to \$499,999	\$389,987 to \$649,978	0	0.00%
\$500,000 to \$999,999	\$649,979 to \$1,299,957	5	0.30%
\$1,000,000 or more	\$1,299,958 or more	0	0.00%
Note: Utilized Bureau of Labor Statistics Inflation Calculator			
Median Home Value:			\$114,000.00

For those residents of Stratford that rent their place of residence, 19.2% spend less than 15% of their monthly income on their rent. More than 28% of the renters spend 35% or more of their monthly income on rent as shown in **Figure 21: Gross Rent as a Percentage of Monthly Income**. The exact breakdown of gross rent paid is detailed in **Figure 22: Gross Rent Paid, 2008 Adjusted** (again, the 1999 values from the 2000 Census were adjusted using the CPI inflation rate). The median gross rent paid is \$565.00.

Figure 21: Gross Rent As A Percentage of Monthly Income

Percentage of Income	Households	Percent of Total
Less than 15 percent	143	19.20%
15 to 19 percent	136	18.30%
20 to 24 percent	116	15.60%
25 to 29 percent	81	10.90%
30 to 34 percent	48	6.50%
35 percent or more	163	21.90%
not computed	56	7.50%

Figure 22: Gross Rent Paid, 2008 Adjusted

1999 Value	2008 Inflated Value	Units	Percentage
Less than \$200	Less than \$260	0	0.00%
\$200 to \$299	\$260 to \$389	0	0.00%
\$300 to \$499	\$390 to \$649	106	14.30%
\$500 to \$749	\$650 to \$974	487	65.50%
\$750 to \$999	\$975 to \$1,299	83	11.20%
\$1,000 to \$1,499	\$1,300 to \$1,949	6	4.60%
\$1,500 or more	\$1,950 or more	6	0.80%
No Cash Rent		27	3.60%
Note: Utilized Bureau of Labor Statistics Inflation Calculator			
Median Gross Rent:			\$565.00

As discussed in the following Fair Share plan, the analysis above indicates that there is little projected nonresidential and residential growth for the Borough of Stratford. However, there is still an affordable housing obligation that has been incurred from prior rounds and a limited growth share obligation that must be met. The Borough of Stratford is currently preparing Redevelopment plans for three areas within the Borough. These areas will accommodate the Borough's entire affordable housing obligation.

FAIR SHARE PLAN

Introduction

Every New Jersey municipality has a constitutional obligation to provide its “fair share” of the region’s affordable housing obligation. The methods used to determine this obligation have changed since this obligation was first enunciated by the New Jersey Supreme Court in 1975 in what has come to be known as the Mt. Laurel Doctrine. Formal rules for determining this obligation were not established until the Legislature adopted the New Jersey Fair Housing Act in 1985, which in part authorized an administrative agency, the New Jersey Council on Affordable Housing (COAH), with the power to establish rules for determining housing need at the municipal level and to develop regulations to permit the satisfaction of that need. COAH has established regulations for at least three separate periods, known as “Rounds.” The First Round covered the period from 1987 to 1993 and the Second Round covered 1993 to 1999. Although rules for the Third Round were due in 1999, COAH decided to change its methodology and Third Round rules initially became effective in 2004 and were expected to cover a ten-year period through 2014. These original Third Round Rules were challenged in Court and partially struck down by the Appellate Division Court in 2007. COAH revised the Third Round rules and, after public comment, the revised rules became effective on June 6, 2008. They are now intended to cover a fourteen-year period from January 1, 2004 until December 31, 2018. It is Stratford’s intent to submit its plan to COAH by December 31, 2008, although that deadline technically only applies to municipalities that had prior certifications. COAH will then have time to review and make comment on this submission and the Borough will have 45-days after receiving substantive certification of its plan to enact required plans and ordinances.

Although the method of quantifying and satisfying the affordable housing obligations has changed through the Rounds, the basic concept has remained constant. “Affordable housing” is defined as “a sales price or rent within the means of a low or moderate income household. Not less than 50% of all housing provided in satisfaction of municipal affordable housing obligations must be affordable to low income households and not more than 50% of the units must be affordable to moderate income households. As noted below, 13% of the municipal growth share must now be affordable to very low income households, as required by recent legislation commonly referred to as the “Roberts Act.” All affordable housing is subject to regulations of COAH and to the

Uniform Housing Affordability Controls (UHAC) as set forth in N.J.A.C. 5:80-26. These controls govern a number of aspects involving affordable housing, including bedroom distribution, affordability controls, and how affordable sales and rental prices must be determined.

Low income housing means "housing affordable according to Federal Department of Housing and Urban Development or other recognized standards for home ownership and rental costs and occupied or reserved for occupancy by households with a gross household income equal to 50 percent or less of the median gross household income for households of the same size within the housing region in which the housing is located." Moderate housing is "housing affordable according to Federal Department of Housing and Urban Development or other recognized standards for home ownership and rental costs and occupied or reserved for occupancy by households with a gross household income equal to more than 50 percent but less than 80 percent of the median gross household income for households of the same size within the housing region in which the housing is located."

COAH regulations had previously recognized a category of very low income housing, defined as "housing affordable according to Federal Department of Housing and Urban Development or other recognized standards for home ownership and rental costs and occupied or reserved for occupancy by households with a gross household income equal to 30 percent or less of the median gross household income for households of the same size within the housing region in which the housing is located." However, it was not until the Legislature adopted the Roberts Act that municipalities were required to insure that 13% of their Third Round Growth Share was satisfied by units affordable to very low income households.

Stratford is located in Camden County, which is part of COAH's Region 5. This region encompasses all of Burlington, Camden and Gloucester Counties. The range of affordable housing household incomes, by category and household size, is revised annually. For 2008, the published housing household incomes are shown on the following page.

Individual households must meet these income criteria, and within each category a specified percentage of the units must be reserved for households meeting designated income strata within the income categories. However, for planning purposes it is

assumed that one-bedroom units will be affordable to a "1.5 person" household, two-bedroom units will be affordable to a "3 person" household, and three-bedroom units will be units affordable to a "4.5 person" household. For units that are not restricted by age, a maximum of 20% of the units may be efficiency or one-bedroom units; a minimum of 20% of the units contain at least 3-bedrooms, and the remainder may be two-bedroom units.

Region 5 Affordability Limits

Household Size	Very Low Income			Low Income			Moderate Income		
	Upper Limit Income	Maximum Monthly Rental	Maximum House Payment	Upper Limit Income	Maximum Monthly Rental	Maximum House Payment	Upper Limit Income	Maximum Monthly Rental	Maximum House Payment
1	\$15,603	\$390	\$364	\$26,055	\$651	\$607	\$41,608	\$1040	\$958
1.5	\$16,718	\$418	\$390	\$27,863	\$697	\$650	\$44,580	\$1115	\$1040
2	\$17,832	\$446	\$416	\$29,720	\$743	\$694	\$47,552	\$1189	\$1086
3	\$20,061	\$502	\$468	\$33,435	\$836	\$780	\$53,496	\$1337	\$1248
4	\$22,290	\$557	\$520	\$37,150	\$929	\$866	\$59,440	\$1486	\$1387
4.5	\$23,182	\$580	\$541	\$38,636	\$966	\$902	\$61,818	\$1545	\$1424
5	\$24,073	\$602	\$562	\$40,122	\$1003	\$936	\$64,195	\$1627	\$1498
6	\$25,856	\$646	\$603	\$43,094	\$1077	\$1006	\$68,950	\$1724	\$1609
7	\$27,640	\$691	\$645	\$46,066	\$1152	\$1075	\$73,706	\$1843	\$1720
8	\$29,423	\$736	\$687	\$49,038	\$1226	\$1144	\$78,461	\$1962	\$1831

Source: Council on Affordable Housing – 2008 Regional Income Limits

The Borough of Stratford has petitioned the New Jersey Council on Affordable Housing (COAH) for substantive certification of this Fair Share Plan, together with the attached supporting documents, in fulfillment of the Borough's Affordable Housing Obligations under COAH regulations for Rounds 1, 2, and Round 3, as amended.

The Borough had a prior round calculated affordable housing need, currently calculated as 70 units, but it never submitted petitions to COAH for certification of either its First or Second Round Obligations. This was primarily because Stratford was almost completely developed by the time that the First Round Regulations became effective in 1987 and Borough Officials felt that there was little opportunity to fulfill its relatively large obligation. A housing plan was prepared in 2005 under the original rules but it was not submitted to COAH before those rules were partially invalidated by the Courts and the growth share was effectively doubled.

This situation has changed due to the Borough's expected adoption of redevelopment plans for three areas, containing a total of more than 41 acres of land. Approximately 30 of these acres will be devoted to either exclusive residential or mixed use development, all of it inclusionary, i.e., requiring that a proportion of the resulting dwelling units will be affordable.

All redevelopment areas are located in Planning Area 1 and conform to COAH's site suitability standards as contained in the Round Three regulations at N.J.A.C. 5:97-3.13, and identical standards for prior sites in N.J.A.C. 5:94. All sites are served by public sewer and water. The redevelopment plan describes demand, land use patterns, new zoning guidelines, and constraints imposed by state and federal regulations, land ownership patterns, the presence of incompatible land uses, and sites needing remediation.

In summary, the uses will be compatible with surrounding uses and consistent with smart growth policies. Environmental constraints are limited to wetlands, which have been identified, and land ownership issues will be resolved in accordance with the Local Redevelopment and Housing Act if an amicable resolution with current owners cannot be achieved. The lands in the redevelopment plans are the most appropriate lands in Stratford to achieve low and moderate housing, although two other sites were considered. One is a lawn area in front of the Woodmere Apartments (Block 62, Lot 8) and the other is a series of vacant lots between Coolidge and Berlin/Bryant Roads, Block 53, Lots 3 and 4 and Block 54, Lots 1 and 8. This land is near Redevelopment Area 1 and a High Speed Line Station, but it is heavily impacted by wetlands.

Adoption of these redevelopment plans is anticipated to occur roughly simultaneously with the submission of the petition to grant substantive certification to this Fair Share Plan and its accompanying Housing Element. The Borough has worked hard to include affordable housing in its redevelopment plans and it believes that these efforts will allow it to meet not only its prior round obligation but its growth share obligation as well. A program to fund and address the Borough's rehabilitation obligation is provided as well.

CALCULATING STRATFORD'S OBLIGATION

Every municipality's housing obligation is comprised of three components: the rehabilitation share, the prior round need, and the growth share obligation.

The rehabilitation share is designed to address housing deficiencies in the existing housing stock by providing funding for interest-free or low-interest loans or grants to make repairs to major housing systems. The minimum cost of these repairs must average \$10,000 per unit. Funding will come from either programs funded by the State, the Camden County Community Development Grant, or a bond issued by the Borough of Stratford. This is further described in the attached Spending Plan.

The number of homes requiring such assistance is computed by COAH using census data and, based on the 2000 Census, COAH has determined that Stratford's rehabilitation share is 26-units. The methodology for computing this share is found in Appendix B of COAH's amended Round Three regulations.

Appendix C of the same document computes the prior round obligation which is 70 units in Stratford. This number results from a distribution of the projected regional housing need computed during rounds one and two, and then modified by 2000 census data. The formulas accounted for both housing and employment demand.

The third component, growth share, is based upon the need created by new residential and nonresidential development in a municipality. Round Three regulations now require that one of every five homes produced in the Borough during the period January 1, 2004 to December 31, 2018 shall be affordable to income qualified households and that one affordable dwelling shall be also produced for every sixteen jobs created. The creation of employment varies by the category of nonresidential use, but is found in Appendix D of the amended regulations, N.J.A.C. 5:97.

Projections of Growth Share are computed in Appendix F of the amended rules. COAH has projected a 13-unit growth share for Stratford. This growth share comes entirely from COAH's projection that 66 dwelling units will be constructed in Stratford between 2004 and 2018. This projection is based upon building permits issued for dwelling units during this period. Because Stratford's nonresidential zoning districts are fully built

out, COAH projected a negative nonresidential growth share that must be reported as zero. Total growth share as projected by COAH is therefore 13-units.

However, it has been noted that much of the Borough's housing plan will be based upon the redevelopment of three separate tracts of land. Much of the land to be redeveloped is currently devoted to nonresidential uses that have been found to be in need of redevelopment. Nonresidential floor space that is demolished may be deducted from newly constructed nonresidential floor areas only if the space has been unoccupied for at least a year. 155 units of existing apartments will also be demolished, but revised COAH rules do not permit any of these units to be deducted from the number of new housing units constructed.

Nonetheless, it is necessary to compute growth share based upon actual construction permits for new dwelling units and new nonresidential floor area issued in Stratford from 2004 to 2008, to project that development forward to 2018, and to include known development, including that proposed by the redevelopment plans. COAH has provided two forms for this purpose. "Worksheet A" shows the projection from Appendix F, while "Worksheet B" projects development from current trends, expected development and from the redevelopment plans. The forms, including a comparison of both worksheets, are reproduced on the following pages.

Worksheet A: Growth Share Determination Using Published Data(From Appendix F(2), *Allocating Growth To Municipalities*)

COAH Growth Projections		
Must be used in all submissions		
Municipality Name: Stratford Borough		
Enter the COAH generated growth projections from Appendix F(2) found at the back of N.J.A.C. 5:97-1 et seq. on Line 1 of this worksheet. Use the Tab at the bottom of this page or the links within the page to toggle to the exclusions portion of this worksheet. After entering all relevant exclusions, toggle back to this page to view the growth share obligation that has been calculated based on COAH's growth projections.		
	Residential	Non-Residential
1 Enter Growth Projections From Appendix F(2)*	66	-51
2 Subtract the following Residential Exclusions pursuant to 5:97-2.4(a) from "Exclusions" tab	Click Here to enter Prior Round Exclusions	
COs for prior round affordable units built or projected to be built post 1/1/04		
Inclusionary Development	0	
Supportive/Special Needs	0	
Accessory Apartments	0	
Municipally Sponsored or 100% Affordable	0	
Assisted Living	0	
Other	0	
Market Units in Prior Round Inclusionary development built post 1/1/04	0	
Subtract the following Non-Residential Exclusions Pursuant to 5:97-2.4(b)		
Affordable units	0	
Associated Jobs		0
3 Net Growth Projection	66	-51
4 Projected Growth Share (Conversion to Affordable Units)	13.20 Affordable Units	0.00 Affordable Units
Divide HH by 5 and Jobs by 16)		
5 Total Projected Growth Share Obligation		13 Affordable Units

[Click Here to return to Workbook B Summary](#)

* Use Appendix F(2), Figure A.1, Housing Units by Municipality for Residential growth and Appendix F(2), Figure A.2, Employment by Municipality for Non-residential growth.

Worksheet B

Growth Share Determination Using Municipal Projections

Municipality Name: **Stratford Borough**

		Actual Growth 01/01/04 to Present			
Residential COs Issued	5				
		Square Feet Added (COs Issued)	Square Feet Lost Demolition Permits Issued)	Jobs/1,000 SF	Total Jobs
Non-residential CO's by Use Group					
B		0	0	2.8	0.00
M		0	0	1.7	0.00
F		0	0	1.2	0.00
S		0	0	1.0	0.00
H		0	0	1.6	0.00
A1		0	0	1.6	0.00
A2		0	0	3.2	0.00
A3		0	0	1.6	0.00
A4		0	0	3.4	0.00
A5		0	0	2.6	0.00
E		0	0	0.0	0.00
I		0	0	2.6	0.00
R1		0	0	1.7	0.00
Total		0	0		0

Projected Growth through 12/31/18 not included in actual above

Pending Residential Approvals	0
Known Residential Development Applications	0
Additional Projected Residential Growth through 2018	20

Pending, Known and Anticipated Non-Residential Growth by Use Group		Square Feet Projected to be built	Square Feet Projected to be Demolished	Jobs/1,000 SF	Total Jobs
B				2.8	0.00
M		130,000	63,543	1.7	112.98
F				1.2	0.00
S				1.0	0.00
H				1.6	0.00
A1				1.6	0.00
A2		14,000		3.2	44.80
A3		50,000	82,323	1.6	-51.72
E				0.0	0.00
I				2.6	0.00
R1				1.7	0.00
Total		194,000	145,866		106

	Residential	Non-Residential
Total Municipal Projections From Above	25	106
Subtract the following Residential Exclusions pursuant to 5:97-2.4(a) from Worksheet A		
COs for prior round affordable units built or projected to be built post 1/1/04		
Inclusionary Development	0	
Alternative Living Arrangements	0	
Accessory Apartments	0	
Municipally Sponsored or 100% Affordable	0	
Assisted Living	0	
Other	0	
Market Units in Prior Round Inclusionary development built post 1/1/04	0	
Non-Residential Exclusions Pursuant to 5:97-2.4(b)		
Affordable units	0	
Associated Jobs		0
Net Growth Projection	25	106
Projected Growth Share Divide Residential Growth by 5 and Jobs by 16	5.00 Affordable Units	6.63 Affordable Units
Total Projected Growth Share Obligation		11.63 Affordable Units

Summary Of Worksheet Comparison

COAH Projected Growth Share	COAH Projected Growth Share (From Worksheet A)	Municipally Projected Growth Share (From Worksheet B)
Residential Growth	66	25
Residential Exclusions	0	0
Net Residential Growth	66	25
Residential Growth Share	13.20	5.00
Non-Residential Growth	-51	106
Non-Residential Exclusions	0	0
Net Non- Residential Growth	-51	106
Non-Residential Growth Share	0.00	6.63
Total Growth Share	13	12

Municipal Projection does not exceed the COAH-projected Growth Share Obligation. Please Use Worksheet COAH growth Projections in Appendix F2.

It should be noted that the construction permit data used in Worksheet B differs slightly from the information published by the Department of Community Affairs in that renovation permits were excluded. Actual permit data obtained from Stratford Borough indicates that five permits were issued for new dwelling units between 2004 and 2008, and no permits were issued for new nonresidential development.

Worksheet B indicates that the projected growth share, including the redevelopment of all three areas, will be 12 units. Although this is one unit less than the growth share projected by COAH, the Fair Share Plan is based on COAH's projection of a 13-unit growth share.

In summary, Stratford's affordable housing obligation is as follows:

Rehabilitation Share	26
Prior Round Need	70
Growth Share	13
Total Obligation	109

SATISFACTION OF STRATFORD'S AFFORDABLE HOUSING OBLIGATION

REHABILITATION SHARE

The Borough has a rehabilitation share of 26 units. This will require a minimum expenditure of \$260,000. (A minimum of \$10,000 in upgrades per unit.)

The Borough will meet this obligation by cooperating with the rehabilitation program administered by the Camden County Community Development Block Grant Program, or by seeking state grants. Although not anticipated, the Borough has adopted development fee ordinances for projects that do not contribute on-site affordable housing. This fee is equal to 1½% of the equalized assessed value of residential development and 2½% of the equalized assessed value of nonresidential development. Any funds realized from the payment of these fees will be placed in an affordable housing trust fund. Up to 20% could be used to pay for administrative expenses rehabilitation and the balance can be used to address any shortfall in grant funding.

If these funding sources still prove inadequate, the Borough will commit itself to issue a bond for the cost of the deficiency.

PRIOR ROUND NEED

As noted above, Stratford has a prior round need of 70 units that have not been previously addressed. This obligation must be addressed in accordance with Round 1 and 2 Regulations, which are different from those applicable to the Third Round Growth Share.

This plan chooses to use densities and set asides for inclusionary development that are higher than the minimums contained in the Round 2 Regulations. For-sale condominium flats in the mixed-use development that is proposed by the Redevelopment Plan Area 2 (Block 62. Lot 2) will have a density of 8-dwelling units per acre with a 25% set aside for affordable housing. The area is located within a busy commercial corridor and the Borough's current R-3 District, which is the only zoning district in the Borough now permitting multifamily units, and has a density of 10-dwelling units per acre. The economic feasibility of a 25% set aside was justified by COAH's consultants, when they prepared the Round Three Regulations, and is

necessary to accommodate the growth share resulting from nonresidential development on the site. The site will produce a total of 160 “for-sale” condo flats, of which 40 will be affordable.

There is a *minimum* twenty five percent rental obligation for the prior round need, which is a minimum of fourteen units ($70 \times .25 = 17.5 = 18$). Rental apartments are proposed in the Redevelopment Plan for a portion of Area 1 that now contains existing apartments at a density of 35 units per acre (Block 59, Lots 1-5 and Block 60, Lots 1 and 2.) Several adjacent nonresidential lots are included in the redevelopment plan. The Fair Share Plan proposes to reduce this density to 12 units per acre and to require a reduced affordable housing set aside of 20%. Because rental apartment use is specified in the Redevelopment Plan for the residential Portion of Area 1, the likelihood that rental units will be produced at this density and set aside is enhanced.

One bonus credit is awarded to each prior round rental unit produced, up to the rental obligation. Both the Redevelopment and Fair Share Plans propose a total of 92 rental apartments on this site, of which 18 will be affordable ($92 \times .20 = 18.4 = 18$). All eighteen of these units will be eligible for one bonus credit (the maximum rental obligation), so this development will be eligible for a total of 36 credits ($18 + 18$).

A *maximum* of 25% of the prior round need may be age-restricted for seniors. This is equal to 17 units ($70 \times .25 = 17.5 = 17$). Because it is anticipated that the mixed-use development in Redevelopment Area 2 will consist of a series of buildings with multifamily residential uses above nonresidential retail use, all 17 permitted age-restricted units will be provided in conjunction with 66 market-rate age-restricted units to provide a total of 83 senior units. These buildings will be provided in buildings where the residential component will be limited to age-restricted units. The remaining 23 affordable units and 54 market-priced units will be provided in buildings available to families. Although Area 2 is part of a Redevelopment Area, no bonus credits are available to units in redevelopment areas addressing prior round need.

In addition, Oxford House operates a five bedrooms group home at 318 Columbia Avenue in Stratford (Block 20, Lot 15). Oxford House is non-profit 501(c)3 corporation that oversees self-supporting, drug free homes for individuals recovering from drug and alcohol addiction. There are Oxford Houses throughout the country and in several

foreign countries. The Stratford Oxford House was established in 1993 and, as such, must be treated as addressing the prior round need. The unit of credit is the number of bedrooms, so that 5 credits are available. There are no bonus credits for this use in the prior round regulations.

The Fair Share Plan for meeting the prior round need is summarized below:

Site	Cycle	Type	Gross Area	Dwelling Per Acre	Afrd. Set-Aside	Afrd. Units	Rental Bonus	Total Credits
Redev. Area 1	Prior Round	Family Rental	7.26 Ac	12	20%	18	18	36
Redev. Area 2	Prior Round	Family Sales	20.02	8	25%	23	0	23
Redev. Area 2	Prior Round	Senior Sales	20.02	8	25%	17	0	17
318 Columbia	Prior Round	Group Home	N/A	N/A	N/A	5	0	5
Total	Prior Round					63	18	81

The component parts of the prior round need is met or exceeded, as demonstrated in the following summary:

Plan Component	Requirement	Afrd. Units Provided	Bonus Credits	Total Credits	Carry To Next Rnd.
Total Oblig.	70	63	18	81	11
Rental Ob.	18	18	18	36	18
Max. Sen.	17	17	0	17	0

Redevelopment Area 3 on Warwick Road (Block 116 Lot 14) will be used to meet the Growth Share Obligation. It will be developed on a portion of a tract currently used for a dilapidated shopping center. A small retail use will be built closer to Warwick Road and a new residential cul-de-sac street, with access from Longwood Drive, will be constructed to the rear of the retail development. This new development will be adjacent to existing single family detached dwellings along Homestead Road. It is anticipated that 22 dwelling units will be constructed in 20 residential buildings along this new street. 18 of the buildings will be market-price single-family detached dwellings. The two remaining buildings will be duplex (two-family) dwellings that are designed to look like the single-family detached dwellings from the exterior. These buildings will contain a total of four affordable units. Two units (one in each building) will be affordable to very low-income households and the remaining two units will be affordable to one moderate-income household and to one low-income household.

The two low and moderate-income units are in a redevelopment area and are eligible for 0.33 bonus credits per unit. This bonus credit is available only to units addressing the growth share. These will be rounded to one bonus credit ($2 \times 0.33 = 0.67 = 1$).

In addition, the two very low-income are also eligible for 0.33 bonus credits per unit. These will also be rounded to one additional bonus credit ($2 \times 0.33 = 0.67 = 1$). These units will also satisfy the very-low income requirement that is equal to 13% of the growth share ($13 \times 13\% = 1.7 = 2$) and, with the bonus credit, will provide a one credit surplus.

All units will be "for sale" family housing and no rental units will be provided. The Growth Share component has a *minimum* rental obligation of 4 units ($13 \times 25\% = 3.3 = 4$). This will be satisfied by using a portion of the surplus rental credits that are carried forward from the prior round need. No age-restricted units will be provided.

Stratford's Fair Share Plan may be summarized as follows:

Plan Summary	Obligation	Units Provided	Bonus Credits	Total Credits	Carry to Round 4
Rehabilitation	26	26	0	26	0
Prior Round	70	63	18	81	11
(Rental Oblig)	(18)	(18)	(18)	(36)	(18)
[Max. Senior]	[17]	[17]	0	[17]	0
Growth Share	13	4	2	13*	4
(Rental Oblig)	(4)	(0)	(0)	(4) [†]	(14)
[Max. Senior]	[3]	[0]	[0]	[0]	(0)
{Very Low}	{2}	{2}	{1}	{3}	{1}
Total	109	93	20	113	4

* 7 total credits utilized from Prior Round Need Surplus

† 4 total credits utilized from Prior Round Need Surplus

Stratford will designate the Borough Clerk as its Municipal Housing Liaison. This position is currently occupied by John D. Keenan, Jr., R.M.C., who may be reached at the Borough Hall. The Municipal Housing Liaison serves as the contact person between COAH and the Borough, although specific functions, such as annual monitoring reports may be delegated to the Administrative Agent. The Administrative Agent is the entity responsible for administering the affordability controls as described by the UHAC. Stratford intends to retain the Housing Affordability Service of the New Jersey Department of Community Affairs as its Administrative Agent. Up to 20% of the cost

of these services may be paid from the Housing Trust Fund, as described in the Spending Plan. Any deficits will be underwritten at the expense of the Borough.

The UHAC requires that at least 30% of the Spending plan be utilized to underwrite the cost of affordable housing and a third of that amount must benefit very-low income households.

All provisions of COAH regulations (N.J.A.C. 5: 93, 5: 94, 5: 96, and 5: 97, as applicable) and all provisions of the Uniform Housing Affordability Controls (N.J.A.C. 5: 80- 26.1 *et seq.*) shall be applicable to this Fair Share Plan. The Plan is also subject to modification resulting from comments made by the Stratford Joint Land Use Board, the Mayor and Council of the Borough of Stratford, and the New Jersey Council on Affordable Housing.

Appendices

- Development Fee Ordinance (to be inserted and adopted by Council Dec. 29)
- Affordable Housing Ordinance (to be inserted)
- Spending Plan
- Existing Land Use Map
- Aerial Photograph
- Utility Map
- Supportive Housing Documentation

Council on Affordable Housing

Affordable Housing Ordinance

AN ORDINANCE OF THE BOROUGH OF STRATFORD TO ADDRESS THE REQUIREMENTS OF THE COUNCIL ON AFFORDABLE HOUSING (COAH) REGARDING COMPLIANCE WITH THE MUNICIPALITY'S PRIOR ROUND AND THIRD ROUND AFFORDABLE HOUSING OBLIGATIONS

Section 1. Affordable Housing Obligation

- (a) This Ordinance is intended to assure that low- and moderate-income units ("affordable units") are created with controls on affordability over time and that low- and moderate-income households shall occupy these units. This Ordinance shall apply except where inconsistent with applicable law.
- (b) The Stratford Borough Planning Board has adopted a Housing Element and Fair Share Plan pursuant to the Municipal Land Use Law at N.J.S.A. 40:55D-1, et seq. The Fair Share Plan has been endorsed by the governing body. The Fair Share Plan describes the ways Stratford Borough shall address its fair share for low- and moderate-income housing as determined by the Council on Affordable Housing (COAH) and documented in the Housing Element.
- (c) This Ordinance implements and incorporates the Fair Share Plan and addresses the requirements of N.J.A.C. 5:97, as may be amended and supplemented.
- (d) The Stratford Borough shall file monitoring reports with COAH in accordance with N.J.A.C. 5:96, tracking the status of the implementation of the Housing Element and Fair Share Plan. Any plan evaluation report of the Housing Element and Fair Share Plan and monitoring prepared by COAH in accordance with N.J.A.C. 5:96 shall be available to the public at the Stratford Borough Municipal Building, Municipal Clerk's Office, 307 Union Avenue, Stratford, New Jersey, or from COAH at 101 South Broad Street, Trenton, New Jersey and on COAH's website, www.nj.gov/dca/affiliates/coah.

Section 2. Definitions

The following terms when used in this Ordinance shall have the meanings given in this Section:

"Accessory apartment" means a self-contained residential dwelling unit with a kitchen, sanitary facilities, sleeping quarters and a private entrance, which is created within an existing home, or through the conversion of an existing accessory structure on the same site, or by an addition to an existing home or accessory building, or by the construction of a new accessory structure on the same site.

"Act" means the Fair Housing Act of 1985, P.L. 1985, c. 222 (N.J.S.A. 52:27D-301 et seq.)

“Adaptable” means constructed in compliance with the technical design standards of the Barrier Free Subcode, N.J.A.C. 5:23-7.

“Administrative agent” means the entity responsible for the administration of affordable units in accordance with this ordinance, N.J.A.C. 5:96, N.J.A.C. 5:97 and N.J.A.C. 5:80-26.1 et seq.

“Affirmative marketing” means a regional marketing strategy designed to attract buyers and/or renters of affordable units pursuant to N.J.A.C. 5:80-26.15.

“Affordability average” means the average percentage of median income at which restricted units in an affordable housing development are affordable to low- and moderate-income households.

“Affordable” means, a sales price or rent within the means of a low- or moderate-income household as defined in N.J.A.C. 5:97-9; in the case of an ownership unit, that the sales price for the unit conforms to the standards set forth in N.J.A.C. 5:80-26.6, as may be amended and supplemented, and, in the case of a rental unit, that the rent for the unit conforms to the standards set forth in N.J.A.C. 5:80-26.12, as may be amended and supplemented.

“Affordable development” means a housing development all or a portion of which consists of restricted units.

“Affordable housing development” means a development included in the Housing Element and Fair Share Plan, and includes, but is not limited to, an inclusionary development, a municipal construction project or a 100 percent affordable development.

“Affordable housing program(s)” means any mechanism in a municipal Fair Share Plan prepared or implemented to address a municipality’s fair share obligation.

“Affordable unit” means a housing unit proposed or created pursuant to the Act, credited pursuant to N.J.A.C. 5:97-4, and/or funded through an affordable housing trust fund.

“Agency” means the New Jersey Housing and Mortgage Finance Agency established by P.L. 1983, c. 530 (N.J.S.A. 55:14K-1, et seq.).

“Age-restricted unit” means a housing unit designed to meet the needs of, and exclusively for, the residents of an age-restricted segment of the population such that: 1) all the residents of the development where the unit is situated are 62 years or older; or 2) at least 80 percent of the units are occupied by one person that is 55 years or older; or 3) the development has been designated by the Secretary of the U.S. Department of Housing and Urban Development as “housing for older persons” as defined in Section 807(b)(2) of the Fair Housing Act, 42 U.S.C. § 3607.

“Assisted living residence” means a facility licensed by the New Jersey Department of Health and Senior Services to provide apartment-style housing and congregate dining and to assure that assisted living services are available when needed for four or more adult persons unrelated to the proprietor and that offers units containing, at a minimum, one unfurnished room, a private bathroom, a kitchenette and a lockable door on the unit entrance.

“Certified household” means a household that has been certified by an Administrative Agent as a low-income household or moderate-income household.

“COAH” means the Council on Affordable Housing, which is in, but not of, the Department of Community Affairs of the State of New Jersey, that was established under the New Jersey Fair Housing Act (N.J.S.A. 52:27D-301 et seq.).

“DCA” means the State of New Jersey Department of Community Affairs.

“Deficient housing unit” means a housing unit with health and safety code violations that require the repair or replacement of a major system. A major system includes weatherization, roofing, plumbing (including wells), heating, electricity, sanitary plumbing (including septic systems), lead paint abatement and/or load bearing structural systems.

“Developer” means any person, partnership, association, company or corporation that is the legal or beneficial owner or owners of a lot or any land proposed to be included in a proposed development including the holder of an option to contract or purchase, or other person having an enforceable proprietary interest in such land.

“Development” means the division of a parcel of land into two or more parcels, the construction, reconstruction, conversion, structural alteration, relocation, or enlargement of any use or change in the use of any building or other structure, or of any mining, excavation or landfill, and any use or change in the use of any building or other structure, or land or extension of use of land, for which permission may be required pursuant to N.J.S.A. 40:55D-1 et seq.

“Inclusionary development” means a development containing both affordable units and market rate units. This term includes, but is not necessarily limited to: new construction, the conversion of a non-residential structure to residential and the creation of new affordable units through the reconstruction of a vacant residential structure.

“Low-income household” means a household with a total gross annual household income equal to 50 percent or less of the median household income.

“Low-income unit” means a restricted unit that is affordable to a low-income household.

“Major system” means the primary structural, mechanical, plumbing, electrical, fire protection, or occupant service components of a building which include but are not limited to, weatherization, roofing, plumbing (including wells), heating, electricity, sanitary plumbing (including septic systems), lead paint abatement or load bearing structural systems.

“Market-rate units” means housing not restricted to low- and moderate-income households that may sell or rent at any price.

“Median income” means the median income by household size for the applicable county, as adopted annually by COAH.

“Moderate-income household” means a household with a total gross annual household income in excess of 50 percent but less than 80 percent of the median household income.

“Moderate-income unit” means a restricted unit that is affordable to a moderate-income household.

“Non-exempt sale” means any sale or transfer of ownership other than the transfer of ownership between husband and wife; the transfer of ownership between former spouses ordered as a result of a judicial decree of divorce or judicial separation, but not including sales to third parties; the transfer of ownership between family members as a result of inheritance; the transfer of ownership through an executor’s deed to a class A beneficiary and the transfer of ownership by court order.

“Random selection process” means a process by which currently income-eligible households are selected for placement in affordable housing units such that no preference is given to one

applicant over another except for purposes of matching household income and size with an appropriately priced and sized affordable unit (e.g., by lottery).

“Regional asset limit” means the maximum housing value in each housing region affordable to a four-person household with an income at 80 percent of the regional median as defined by COAH’s adopted Regional Income Limits published annually by COAH.

“Rehabilitation” means the repair, renovation, alteration or reconstruction of any building or structure, pursuant to the Rehabilitation Subcode, N.J.A.C. 5:23-6.

“Rent” means the gross monthly cost of a rental unit to the tenant, including the rent paid to the landlord, as well as an allowance for tenant-paid utilities computed in accordance with allowances published by DCA for its Section 8 program. In assisted living residences, rent does not include charges for food and services.

“Restricted unit” means a dwelling unit, whether a rental unit or ownership unit, that is subject to the affordability controls of N.J.A.C. 5:80-26.1, as may be amended and supplemented, but does not include a market-rate unit financed under UHORP or MONI.

“UHAC” means the Uniform Housing Affordability Controls set forth in N.J.A.C. 5:80-26.1 et seq.

“Very low-income household” means a household with a total gross annual household income equal to 30 percent or less of the median household income.

“Very low-income unit” means a restricted unit that is affordable to a very low-income household.

“Weatherization” means building insulation (for attic, exterior walls and crawl space), siding to improve energy efficiency, replacement storm windows, replacement storm doors, replacement windows and replacement doors, and is considered a major system for rehabilitation.

Section 3. Affordable Housing Programs

The Stratford Borough has determined that it will use the following mechanisms to satisfy its affordable housing obligations:

(a) A Rehabilitation program.

1. Stratford Borough’s rehabilitation program shall be designed to renovate deficient housing units occupied by low- and moderate-income households such that, after rehabilitation, these units will comply with the New Jersey State Housing Code pursuant to N.J.A.C. 5:28.
2. Both owner occupied and renter occupied units shall be eligible for rehabilitation funds through CBDG Grants.

****NOTE:** If there is a County rehabilitation program that the community is participating in, it must be identified in this ordinance. The basic framework of the county program should be provided, including contact information for the public, any agreements as to the number of units the County will assist and any other parameters not otherwise included in this ordinance.

3. All rehabilitated units shall remain affordable to low- and moderate-income households for a period of 10 years (the control period). For owner occupied units the control period will be enforced with a lien and for renter occupied units the control period will be enforced with a deed restriction.
4. The Borough of Stratford shall dedicate a minimum of \$10,000 for each unit to be rehabilitated through this program, reflecting the minimum hard cost of rehabilitation for each unit.
5. The Borough of Stratford shall adopt a resolution committing to fund any shortfall in the rehabilitation programs for the Borough of Stratford.
6. The Borough of Stratford shall designate, subject to the approval of COAH, one or more Administrative Agents to administer the rehabilitation program in accordance with N.J.A.C. 5:96 and N.J.A.C. 5:97. The Administrative Agent(s) shall provide a rehabilitation manual for the owner occupancy rehabilitation program and a rehabilitation manual for the rental occupancy rehabilitation program to be adopted by resolution of the governing body and subject to approval of COAH. Both rehabilitation manuals shall be available for public inspection in the Office of the Municipal Clerk and in the office(s) of the Administrative Agent(s).
7. Units in a rehabilitation program shall be exempt from N.J.A.C. 5:97-9 and Uniform Housing Affordability Controls (UHAC), but shall be administered in accordance with the following:
 - i. If a unit is vacant, upon initial rental subsequent to rehabilitation, or if a renter-occupied unit is re-rented prior to the end of controls on affordability, the deed restriction shall require the unit to be rented to a low- or moderate-income household at an affordable rent and affirmatively marketed pursuant to N.J.A.C. 5:97-9 and UHAC.
 - ii. If a unit is renter-occupied, upon completion of the rehabilitation, the maximum rate of rent shall be the lesser of the current rent or the maximum permitted rent pursuant to N.J.A.C. 5:97-9 and UHAC.
 - iii. Rents in rehabilitated units may increase annually based on the standards in N.J.A.C. 5:97-9.
 - iv. Applicant and/or tenant households shall be certified as income-eligible in accordance with N.J.A.C. 5:97-9 and UHAC, except that households in owner occupied units shall be exempt from the regional asset limit.

Section 7. Inclusionary Zoning

- (a) **Presumptive densities and set-asides.** To ensure the efficient use of land through compact forms of development and to create realistic opportunities for the construction of affordable housing, inclusionary zoning permits minimum presumptive densities and presumptive maximum affordable housing set-asides as follows:
 1. For Sale Developments
 - i. Inclusionary zoning in Planning Area 1 permits residential development at a

presumptive minimum gross density of eight units per acre and a presumptive maximum affordable housing set-aside of 25 percent of the total number of units in the development;

The designation of Redevelopment Areas 2 and 3 provides for a *[insert the percentage indicated in the Fair Share Plan]* percent set-aside for restricted units and a density of *[insert the density indicated in the Fair Share Plan]* units per acre. *[List specific zones in this Planning Area and the specific density and set-aside for each zone.]*

2. Rental Developments

- i. Inclusionary zoning permits a presumptive minimum density of 12 units per acre and a presumptive maximum affordable housing set-aside of 20 percent of the total number of units in the development and the zoning provides for at least 10 percent of the affordable units to be affordable to households earning 30 percent or less of the area median income for the COAH region.

The designation of the Redevelopment Area 1 provides for a *[insert the percentage indicated in the Fair Share Plan]* percent set-aside for restricted units and a density of *[insert the density indicated in the Fair Share Plan]* units per acre.

The zoning of the *[insert name of zone]* zone provides for a *[insert the percentage indicated in the Fair Share Plan]* percent set-aside for restricted units and a density of *[insert the density indicated in the Fair Share Plan]* units per acre. *[List specific zones in these areas and the specific density and set-aside for each zone.]*

3. Where an executed development agreement exists for affordable housing on a specific site or sites, list the sites below and identify the density and set-aside for each.

[List each affordable housing development and its density and set-aside.]

4. Additional incentives to subsidize the creation of affordable housing available to very-low income households may be included in the zoning section of this ordinance or specified in a developer's or redeveloper's agreement.

[Describe additional incentives to subsidize the creation of affordable housing available to very low income households here.]

- (b) **Phasing.** In inclusionary developments the following schedule shall be followed:

Maximum Percentage of Market-Rate Units Completed	Minimum Percentage of Low- and Moderate-Income Units Completed
25	0
25+1	10
50	50
75	75
90	100

- (c) **Design.** In inclusionary developments, to the extent possible, low- and moderate-income units shall be integrated with the market units.
- (d) **Payments-in-lieu and off-site construction.** The standards for the collection of Payments-in-Lieu of constructing affordable units or standards for constructing affordable units off-site, shall be in accordance with N.J.A.C. 5:97-6.4.
- (e) **Utilities.** Affordable units shall utilize the same type of heating source as market units within the affordable development.

Section 8. New Construction

The following general guidelines apply to all newly constructed developments that contain low- and moderate-income housing units, including any currently unanticipated future developments that will provide low- and moderate-income housing units.

- (a) **Low/Moderate Split and Bedroom Distribution of Affordable Housing Units:**
 - 1. The fair share obligation shall be divided equally between low- and moderate-income units, except that where there is an odd number of affordable housing units, the extra unit shall be a low income unit.
 - 2. In each affordable development, at least 50 percent of the restricted units within each bedroom distribution shall be low-income units.
 - 3. Affordable developments that are not age-restricted shall be structured in conjunction with realistic market demands such that:
 - i. The combined number of efficiency and one-bedroom units shall be no greater than 20 percent of the total low- and moderate-income units;
 - ii. At least 30 percent of all low- and moderate-income units shall be two bedroom units;
 - iii. At least 20 percent of all low- and moderate-income units shall be three bedroom units; and
 - iv. The remaining units may be allocated among two and three bedroom units at the discretion of the developer.
 - 4. Affordable developments that are age-restricted shall be structured such that the number of bedrooms shall equal the number of age-restricted low- and moderate-income units within the inclusionary development. The standard may be met by having all one-bedroom units or by having a two-bedroom unit for each efficiency unit.
- (b) **Accessibility Requirements:**
 - 1. The first floor of all restricted townhouse dwelling units and all restricted units in all other multistory buildings shall be subject to the technical design standards of the Barrier Free Subcode, N.J.A.C. 5:23-7 and N.J.A.C. 5:97-3.14.

2. All restricted townhouse dwelling units and all restricted units in other multistory buildings in which a restricted dwelling unit is attached to at least one other dwelling unit shall have the following features:
 - i. An adaptable toilet and bathing facility on the first floor;
 - ii. An adaptable kitchen on the first floor;
 - iii. An interior accessible route of travel on the first floor;
 - iv. An interior accessible route of travel shall not be required between stories within an individual unit;
 - v. An adaptable room that can be used as a bedroom, with a door or the casing for the installation of a door, on the first floor; and
 - vi. An accessible entranceway as set forth at P.L. 2005, c. 350 (N.J.S.A. 52:27D-311a et seq.) and the Barrier Free Subcode, N.J.A.C. 5:23-7 and N.J.A.C. 5:97-3.14, or evidence that the *[insert name of municipality]* has collected funds from the developer sufficient to make 10 percent of the adaptable entrances in the development accessible:
 - A. Where a unit has been constructed with an adaptable entrance, upon the request of a disabled person who is purchasing or will reside in the dwelling unit, an accessible entrance shall be installed.
 - B. To this end, the builder of restricted units shall deposit funds within the Borough of Stratford's affordable housing trust fund sufficient to install accessible entrances in 10 percent of the affordable units that have been constructed with adaptable entrances.
 - C. The funds deposited under paragraph B. above shall be used by the Borough of Stratford for the sole purpose of making the adaptable entrance of any affordable unit accessible when requested to do so by a person with a disability who occupies or intends to occupy the unit and requires an accessible entrance.
 - D. The developer of the restricted units shall submit a design plan and cost estimate for the conversion from adaptable to accessible entrances to the Construction Official of the Borough of Stratford.
 - E. Once the Construction Official has determined that the design plan to convert the unit entrances from adaptable to accessible meet the requirements of the Barrier Free Subcode, N.J.A.C. 5:23-7 and N.J.A.C. 5:97-3.14, and that the cost estimate of such conversion is reasonable, payment shall be made to the Borough of Stratford's affordable housing trust fund in care of the Municipal Treasurer who shall ensure that the funds are deposited into the affordable housing trust fund and appropriately earmarked.
 - F. Full compliance with the foregoing provisions shall not be required where an entity can demonstrate that it is site impracticable to meet the

requirements. Determinations of site impracticability shall be in compliance with the Barrier Free Subcode, N.J.A.C. 5:23-7 and N.J.A.C. 5:97-3.14.

(c) Maximum Rents and Sales Prices

1. In establishing rents and sales prices of affordable housing units, the administrative agent shall follow the procedures set forth in UHAC and in COAH, utilizing the regional income limits established by COAH.
2. The maximum rent for restricted rental units within each affordable development shall be affordable to households earning no more than 60 percent of median income, and the average rent for restricted low- and moderate-income units shall be affordable to households earning no more than 52 percent of median income.
3. The developers and/or municipal sponsors of restricted rental units shall establish at least one rent for each bedroom type for both low-income and moderate-income units.
 - i. At least 10 percent of all low- and moderate-income rental units shall be affordable to households earning no more than 30 percent of median income.

**NOTE: N.J.S.A. 52:27D-329.1 (P.L. 2008, C. 46) includes the requirement that all municipal fair share plans provide for the reservation of at least 13% of the affordable units for very low income households, i.e. households earning 30% or less of the median income. The new statute states that the requirement is not project-specific. Each municipality's version of this ordinance must reflect the determinations made in the Fair Share Plan as to the percentage of units necessary for very low income units in rental projects. Additional incentives to subsidize the creation of affordable housing available to very-low income households may be included in the zoning section of this ordinance or specified in a developer's or redeveloper's agreement.
4. The maximum sales price of restricted ownership units within each affordable development shall be affordable to households earning no more than 70 percent of median income, and each affordable development must achieve an affordability average of 55 percent for restricted ownership units; in achieving this affordability average, moderate-income ownership units must be available for at least three different prices for each bedroom type, and low-income ownership units must be available for at least two different prices for each bedroom type.
5. In determining the initial sales prices and rents for compliance with the affordability average requirements for restricted units other than assisted living facilities, the following standards shall be used:
 - i. A studio shall be affordable to a one-person household;
 - ii. A one-bedroom unit shall be affordable to a one and one-half person household;
 - iii. A two-bedroom unit shall be affordable to a three-person household;

- iv. A three-bedroom unit shall be affordable to a four and one-half person household; and
 - v. A four-bedroom unit shall be affordable to a six-person household.
6. In determining the initial rents for compliance with the affordability average requirements for restricted units in assisted living facilities, the following standards shall be used:
 - i. A studio shall be affordable to a one-person household;
 - ii. A one-bedroom unit shall be affordable to a one and one-half person household; and
 - iii. A two-bedroom unit shall be affordable to a two-person household or to two one-person households.
 7. The initial purchase price for all restricted ownership units shall be calculated so that the monthly carrying cost of the unit, including principal and interest (based on a mortgage loan equal to 95 percent of the purchase price and the Federal Reserve H.15 rate of interest), taxes, homeowner and private mortgage insurance and condominium or homeowner association fees do not exceed 28 percent of the eligible monthly income of the appropriate size household as determined under N.J.A.C. 5:80-26.4, as may be amended and supplemented; provided, however, that the price shall be subject to the affordability average requirement of N.J.A.C. 5:80-26.3, as may be amended and supplemented.
 8. The initial rent for a restricted rental unit shall be calculated so as not to exceed 30 percent of the eligible monthly income of the appropriate household size as determined under N.J.A.C. 5:80-26.4, as may be amended and supplemented; provided, however, that the rent shall be subject to the affordability average requirement of N.J.A.C. 5:80-26.3, as may be amended and supplemented.
 9. The price of owner-occupied low- and moderate-income units may increase annually based on the percentage increase in the regional median income limit for each housing region. In no event shall the maximum resale price established by the administrative agent be lower than the last recorded purchase price.
 10. The rent of low- and moderate-income units may be increased annually based on the percentage increase in the Housing Consumer Price Index for the United States. This increase shall not exceed nine percent in any one year. Rents for units constructed pursuant to low- income housing tax credit regulations shall be indexed pursuant to the regulations governing low- income housing tax credits.
 11. **Utilities.** Tenant-paid utilities that are included in the utility allowance shall be so stated in the lease and shall be consistent with the utility allowance approved by DCA for its Section 8 program.

The following general guidelines apply to all developments that contain low-and moderate-income housing units, including any currently unanticipated future developments that will provide low- and moderate-income housing units.

Section 9. Affirmative Marketing Requirements

- (a) The Borough of Stratford shall adopt by resolution an Affirmative Marketing Plan, subject to approval of COAH, compliant with N.J.A.C. 5:80-26.15, as may be amended and supplemented.
- (b) The affirmative marketing plan is a regional marketing strategy designed to attract buyers and/or renters of all majority and minority groups, regardless of race, creed, color, national origin, ancestry, marital or familial status, gender, affectional or sexual orientation, disability, age or number of children to housing units which are being marketed by a developer, sponsor or owner of affordable housing. The affirmative marketing plan is also intended to target those potentially eligible persons who are least likely to apply for affordable units in that region. It is a continuing program that directs all marketing activities toward COAH Housing Region [*insert number*] and covers the period of deed restriction.
- (c) The Administrative Agent designated by the [*insert name of municipality*] shall assure the affirmative marketing of all affordable units consistent with the Affirmative Marketing Plan for the municipality.
- (d) In implementing the affirmative marketing plan, the Administrative Agent shall provide a list of counseling services to low- and moderate-income applicants on subjects such as budgeting, credit issues, mortgage qualification, rental lease requirements, and landlord/tenant law.
- (e) The affirmative marketing process for available affordable units shall begin at least four months prior to the expected date of occupancy.
- (f) The costs of advertising and affirmative marketing of the affordable units shall be the responsibility of the developer, sponsor or owner, unless otherwise determined or agreed to by Borough of Stratford.

Section 10. Occupancy Standards

- (a) In referring certified households to specific restricted units, to the extent feasible, and without causing an undue delay in occupying the unit, the Administrative Agent shall strive to:
 - 1. Provide an occupant for each bedroom;
 - 2. Provide children of different sex with separate bedrooms; and
 - 3. Prevent more than two persons from occupying a single bedroom.
- (b) Additional provisions related to occupancy standards (if any) shall be provided in the municipal Operating Manual.

Section 11. Control Periods for Restricted Ownership Units and Enforcement Mechanisms

- (a) Control periods for restricted ownership units shall be in accordance with N.J.A.C. 5:80-26.5, as may be amended and supplemented, and each restricted ownership unit shall remain subject to the requirements of this Ordinance until the Borough of Stratford elects to release the unit from such requirements however, and prior to such an election, a restricted ownership unit must remain subject to the requirements of N.J.A.C. 5:80-26.1, as may be amended and supplemented, for at least 30 years.
- (b) The affordability control period for a restricted ownership unit shall commence on the date the initial certified household takes title to the unit.
- (c) Prior to the issuance of the initial certificate of occupancy for a restricted ownership unit and upon each successive sale during the period of restricted ownership, the administrative agent shall determine the restricted price for the unit and shall also determine the non-restricted, fair market value of the unit based on either an appraisal or the unit's equalized assessed value.
- (d) At the time of the first sale of the unit, the purchaser shall execute and deliver to the Administrative Agent a recapture note obligating the purchaser (as well as the purchaser's heirs, successors and assigns) to repay, upon the first non-exempt sale after the unit's release from the requirements of this Ordinance, an amount equal to the difference between the unit's non-restricted fair market value and its restricted price, and the recapture note shall be secured by a recapture lien evidenced by a duly recorded mortgage on the unit.
- (e) The affordability controls set forth in this Ordinance shall remain in effect despite the entry and enforcement of any judgment of foreclosure with respect to restricted ownership units.
- (f) A restricted ownership unit shall be required to obtain a Continuing Certificate of Occupancy or a certified statement from the Construction Official stating that the unit meets all code standards upon the first transfer of title that follows the expiration of the applicable minimum control period provided under N.J.A.C. 5:80-26.5(a), as may be amended and supplemented.

Section 12. Price Restrictions for Restricted Ownership Units, Homeowner Association Fees and Resale Prices

Price restrictions for restricted ownership units shall be in accordance with N.J.A.C. 5:80-26.1, as may be amended and supplemented, including:

- (a) The initial purchase price for a restricted ownership unit shall be approved by the Administrative Agent.
- (b) The Administrative Agent shall approve all resale prices, in writing and in advance of the resale, to assure compliance with the foregoing standards.
- (c) The method used to determine the condominium association fee amounts and special assessments shall be indistinguishable between the low- and moderate-income unit owners and the market unit owners.

- (d) The owners of restricted ownership units may apply to the Administrative Agent to increase the maximum sales price for the unit on the basis of capital improvements. Eligible capital improvements shall be those that render the unit suitable for a larger household or the addition of a bathroom.

Section 13. Buyer Income Eligibility

- (a) Buyer income eligibility for restricted ownership units shall be in accordance with N.J.A.C. 5:80-26.1, as may be amended and supplemented, such that low-income ownership units shall be reserved for households with a gross household income less than or equal to 50 percent of median income and moderate-income ownership units shall be reserved for households with a gross household income less than 80 percent of median income.
- (b) The Administrative Agent shall certify a household as eligible for a restricted ownership unit when the household is a low-income household or a moderate-income household, as applicable to the unit, and the estimated monthly housing cost for the particular unit (including principal, interest, taxes, homeowner and private mortgage insurance and condominium or homeowner association fees, as applicable) does not exceed 33 percent of the household's certified monthly income.

Section 14. Limitations on indebtedness secured by ownership unit; subordination

- (a) Prior to incurring any indebtedness to be secured by a restricted ownership unit, the administrative agent shall determine in writing that the proposed indebtedness complies with the provisions of this section.
- (b) With the exception of original purchase money mortgages, during a control period neither an owner nor a lender shall at any time cause or permit the total indebtedness secured by a restricted ownership unit to exceed 95 percent of the maximum allowable resale price of that unit, as such price is determined by the administrative agent in accordance with N.J.A.C.5:80-26.6(b).

Section 15. Control Periods for Restricted Rental Units

- (a) Control periods for restricted rental units shall be in accordance with N.J.A.C. 5:80-26.11, as may be amended and supplemented, and each restricted rental unit shall remain subject to the requirements of this Ordinance until the Borough of Stratford elects to release the unit from such requirements pursuant to action taken in compliance with N.J.A.C. 5:80-26.1, as may be amended and supplemented, and prior to such an election, a restricted rental unit must remain subject to the requirements of N.J.A.C. 5:80-26.1, as may be amended and supplemented, for at least 30 years.
- (b) Deeds of all real property that include restricted rental units shall contain deed restriction language. The deed restriction shall have priority over all mortgages on the property, and the deed restriction shall be filed by the developer or seller with the records office of the County of Camden County. A copy of the filed document shall be provided to the Administrative Agent within 30 days of the receipt of a Certificate of Occupancy.

- (c) A restricted rental unit shall remain subject to the affordability controls of this Ordinance, despite the occurrence of any of the following events:
 - 1. Sublease or assignment of the lease of the unit;
 - 2. Sale or other voluntary transfer of the ownership of the unit; or
 - 3. The entry and enforcement of any judgment of foreclosure.

Section 16. Price Restrictions for Rental Units; Leases

- (a) A written lease shall be required for all restricted rental units, except for units in an assisted living residence, and tenants shall be responsible for security deposits and the full amount of the rent as stated on the lease. A copy of the current lease for each restricted rental unit shall be provided to the Administrative Agent.
- (b) No additional fees or charges shall be added to the approved rent (except, in the case of units in an assisted living residence, to cover the customary charges for food and services) without the express written approval of the Administrative Agent.
- (c) Application fees (including the charge for any credit check) shall not exceed five percent of the monthly rent of the applicable restricted unit and shall be payable to the Administrative Agent to be applied to the costs of administering the controls applicable to the unit as set forth in this Ordinance.

Section 17. Tenant Income Eligibility

- (a) Tenant income eligibility shall be in accordance with N.J.A.C. 5:80-26.13, as may be amended and supplemented, and shall be determined as follows:
 - 1. Very low-income rental units shall be reserved for households with a gross household income less than or equal to 30 percent of median income.
 - 2. Low-income rental units shall be reserved for households with a gross household income less than or equal to 50 percent of median income.
 - 3. Moderate-income rental units shall be reserved for households with a gross household income less than 80 percent of median income.
- (b) The Administrative Agent shall certify a household as eligible for a restricted rental unit when the household is a very low-income, low-income household or a moderate-income household, as applicable to the unit, and the rent proposed for the unit does not exceed 35 percent (40 percent for age-restricted units) of the household's eligible monthly income as determined pursuant to N.J.A.C. 5:80-26.16, as may be amended and supplemented; provided, however, that this limit may be exceeded if one or more of the following circumstances exists:
 - 1. The household currently pays more than 35 percent (40 percent for households eligible for age-restricted units) of its gross household income for rent, and the proposed rent will reduce its housing costs;
 - 2. The household has consistently paid more than 35 percent (40 percent for households eligible for age-restricted units) of eligible monthly income for rent in the past and has proven its ability to pay;
 - 3. The household is currently in substandard or overcrowded living conditions;
 - 4. The household documents the existence of assets with which the household proposes to supplement the rent payments; or
 - 5. The household documents proposed third-party assistance from an outside source such as a family member in a form acceptable to the Administrative Agent and the owner of the unit.
- (c) The applicant shall file documentation sufficient to establish the existence of the circumstances in (b)1 through 5 above with the Administrative Agent, who shall counsel the household on budgeting.

Section 18. Administration

- (a) The position of Municipal Housing Liaison (MHL) for the Borough of Stratford is established by this ordinance. The Borough of Stratford Council shall make the actual appointment of the MHL by means of a resolution.
 - 1. The MHL must be either a full-time or part-time employee of the Borough of Stratford.

2. The person appointed as the MHL must be reported to COAH for approval.
3. The MHL must meet all COAH requirements for qualifications, including initial and periodic training.

****NOTE:** if the MHL position is one that will always be included in the job description for a particular position in the local staff, e.g. Township Clerk, that position can be named in this ordinance.

4. The Municipal Housing Liaison shall be responsible for oversight and administration of the affordable housing program for the Borough of Stratford, including the following responsibilities which may not be contracted out to the Administrative Agent:
 - i. Serving as the municipality's primary point of contact for all inquiries from the State, affordable housing providers, Administrative Agents and interested households;
 - ii. The implementation of the Affirmative Marketing Plan and affordability controls.
 - iii. When applicable, supervising any contracting Administrative Agent.
 - iv. Monitoring the status of all restricted units in the [*insert name of municipality*]'s Fair Share Plan;
 - v. Compiling, verifying and submitting annual reports as required by COAH;
 - vi. Coordinating meetings with affordable housing providers and Administrative Agents, as applicable; and
 - vii. Attending continuing education opportunities on affordability controls, compliance monitoring and affirmative marketing as offered or approved by COAH.
- (b) The Borough of Stratford shall designate by resolution of the Borough Council, subject to the approval of COAH, one or more Administrative Agents to administer newly constructed affordable units in accordance with N.J.A.C. 5:96, N.J.A.C. 5:97 and UHAC.
- (c) An Operating Manual shall be provided by the Administrative Agent(s) to be adopted by resolution of the governing body and subject to approval of COAH. The Operating Manuals shall be available for public inspection in the Office of the Municipal Clerk and in the office(s) of the Administrative Agent(s).

****NOTE:** If it is decided that an employee of the municipality will act as administrative agent or if the Housing Affordability Service (HAS) of the Agency is selected, the determination of such can be included in this ordinance.
- (d) The Administrative Agent shall perform the duties and responsibilities of an administrative agent as are set forth in UHAC and which are described in full detail in the Operating Manual, including those set forth in N.J.A.C. 5:80-26.14, 16 and 18 thereof, which includes:
 1. Attending continuing education opportunities on affordability controls, compliance monitoring, and affirmative marketing as offered or approved by COAH;

2. Affirmative Marketing;
2. Household Certification;
3. Affordability Controls;
4. Records retention;
5. Resale and re-rental;
6. Processing requests from unit owners; and
7. Enforcement, though the ultimate responsibility for retaining controls on the units rests with the municipality.
8. The Administrative Agent shall have authority to take all actions necessary and appropriate to carry out its responsibilities, hereunder.

Section 19. Enforcement of Affordable Housing Regulations

- (a) Upon the occurrence of a breach of any of the regulations governing the affordable unit by an Owner, Developer or Tenant the municipality shall have all remedies provided at law or equity, including but not limited to foreclosure, tenant eviction, municipal fines, a requirement for household recertification, acceleration of all sums due under a mortgage, recoupment of any funds from a sale in the violation of the regulations, injunctive relief to prevent further violation of the regulations, entry on the premises, and specific performance.
- (b) After providing written notice of a violation to an Owner, Developer or Tenant of a low- or moderate-income unit and advising the Owner, Developer or Tenant of the penalties for such violations, the municipality may take the following action against the Owner, Developer or Tenant for any violation that remains uncured for a period of 60 days after service of the written notice:
 1. The municipality may file a court action pursuant to N.J.S.A. 2A:58-11 alleging a violation, or violations, of the regulations governing the affordable housing unit. If the Owner, Developer or Tenant is found by the court to have violated any provision of the regulations governing affordable housing units the Owner, Developer or Tenant shall be subject to one or more of the following penalties, at the discretion of the court:
 - i. A fine of not more than [*insert amount*] or imprisonment for a period not to exceed 90 days, or both. Each and every day that the violation continues or exists shall be considered a separate and specific violation of these provisions and not as a continuing offense;
 - ii. In the case of an Owner who has rented his or her low- or moderate-income unit in violation of the regulations governing affordable housing units, payment into the Borough of Stratford Affordable Housing Trust Fund of the gross amount of rent illegally collected;

- iii. In the case of an Owner who has rented his or her low- or moderate-income unit in violation of the regulations governing affordable housing units, payment of an innocent tenant's reasonable relocation costs, as determined by the court.
- 2. The municipality may file a court action in the Superior Court seeking a judgment, which would result in the termination of the Owner's equity or other interest in the unit, in the nature of a mortgage foreclosure. Any judgment shall be enforceable as if the same were a judgment of default of the First Purchase Money Mortgage and shall constitute a lien against the low- and moderate-income unit.
- (c) Such judgment shall be enforceable, at the option of the municipality, by means of an execution sale by the Sheriff, at which time the low- and moderate-income unit of the violating Owner shall be sold at a sale price which is not less than the amount necessary to fully satisfy and pay off any First Purchase Money Mortgage and prior liens and the costs of the enforcement proceedings incurred by the municipality, including attorney's fees. The violating Owner shall have the right to possession terminated as well as the title conveyed pursuant to the Sheriff's sale.
- (d) The proceeds of the Sheriff's sale shall first be applied to satisfy the First Purchase Money Mortgage lien and any prior liens upon the low- and moderate-income unit. The excess, if any, shall be applied to reimburse the municipality for any and all costs and expenses incurred in connection with either the court action resulting in the judgment of violation or the Sheriff's sale. In the event that the proceeds from the Sheriff's sale are insufficient to reimburse the municipality in full as aforesaid, the violating Owner shall be personally responsible for and to the extent of such deficiency, in addition to any and all costs incurred by the municipality in connection with collecting such deficiency. In the event that a surplus remains after satisfying all of the above, such surplus, if any, shall be placed in escrow by the municipality for the Owner and shall be held in such escrow for a maximum period of two years or until such earlier time as the Owner shall make a claim with the municipality for such. Failure of the Owner to claim such balance within the two-year period shall automatically result in a forfeiture of such balance to the municipality. Any interest accrued or earned on such balance while being held in escrow shall belong to and shall be paid to the municipality, whether such balance shall be paid to the Owner or forfeited to the municipality.
- (e) Foreclosure by the municipality due to violation of the regulations governing affordable housing units shall not extinguish the restrictions of the regulations governing affordable housing units as the same apply to the low- and moderate-income unit. Title shall be conveyed to the purchaser at the Sheriff's sale, subject to the restrictions and provisions of the regulations governing the affordable housing unit. The Owner determined to be in violation of the provisions of this plan and from whom title and possession were taken by means of the Sheriff's sale shall not be entitled to any right of redemption.
- (f) If there are no bidders at the Sheriff's sale, or if insufficient amounts are bid to satisfy the First Purchase Money Mortgage and any prior liens, the municipality may acquire title to the low- and moderate-income unit by satisfying the First Purchase Money Mortgage and any prior liens and crediting the violating owner with an amount equal to the difference between the First Purchase Money Mortgage and any prior liens and costs of the

enforcement proceedings, including legal fees and the maximum resale price for which the low- and moderate-income unit could have been sold under the terms of the regulations governing affordable housing units. This excess shall be treated in the same manner as the excess which would have been realized from an actual sale as previously described.

- (g) Failure of the low- and moderate-income unit to be either sold at the Sheriff's sale or acquired by the municipality shall obligate the Owner to accept an offer to purchase from any qualified purchaser which may be referred to the Owner by the municipality, with such offer to purchase being equal to the maximum resale price of the low- and moderate-income unit as permitted by the regulations governing affordable housing units.
- (h) The Owner shall remain fully obligated, responsible and liable for complying with the terms and restrictions of governing affordable housing units until such time as title is conveyed from the Owner.

Section 20. Appeals

Appeals from all decisions of an Administrative Agent designated pursuant to this Ordinance shall be filed in writing with the Executive Director of COAH.

REPEALER

All Ordinances or parts of Ordinances inconsistent herewith are repealed as to such inconsistencies.

SEVERABILITY

If any section, subsection, sentence, clause, phrase or portion of this ordinance is for any reason held invalid or unconstitutional by any court of competent jurisdiction, such portion shall be deemed a separate, distinct and independent provision, and such holding shall not affect the validity of the remaining portions thereof.

EFFECTIVE DATE

This ordinance shall take effect upon passage and publication as provided by law.

Council on Affordable Housing

Affordable Housing Trust Fund Spending Plan

INTRODUCTION

Stratford Borough, Camden County has prepared a Housing Element and Fair Share plan that addresses its regional fair share of the affordable housing need in accordance with the Municipal Land Use Law (N.J.S.A. 40:55D-1 et seq.), the Fair Housing Act (N.J.S.A. 52:27D-301) and the regulations of the Council on Affordable Housing (COAH) (N.J.A.C. 5:97-1 et seq. and N.J.A.C. 5:96-1 et seq.). A development fee ordinance creating a dedicated revenue source for affordable housing was approved by COAH on [insert date of approval] and adopted by the municipality on [insert date of adoption]. The ordinance establishes the Stratford Borough affordable housing trust fund for which this spending plan is prepared.

As of July 17, 2008, Stratford Borough has collected \$ 0, expended \$ 0, resulting in a balance of \$ 0. All development fees, payments in lieu of constructing affordable units on site, funds from the sale of units with extinguished controls, and interest generated by the fees are deposited in a separate interest-bearing affordable housing trust fund in 1st Colonial Bank for the purposes of affordable housing. These funds shall be spent in accordance with N.J.A.C. 5:97-8.7-8.9 as described in the sections that follow.

1. REVENUES FOR CERTIFICATION PERIOD

To calculate a projection of revenue anticipated during the period of third round substantive certification, Stratford Borough considered the following:

(a) Development fees:

1. Residential and nonresidential projects which have had development fees imposed upon them at the time of preliminary or final development approvals;
2. All projects currently before the planning and zoning boards for development approvals that may apply for building permits and certificates of occupancy; and
3. Future development that is likely to occur based on historical rates of development.

(b) Other funding sources:

Funds from other sources, including, but not limited to, the sale of units with extinguished controls, repayment of affordable housing program loans, rental income, proceeds from the sale of affordable units and Community Block Development Grants.

(d) Projected interest:

Interest on the projected revenue in the municipal affordable housing trust fund at the current average interest rate.

SOURCE OF FUNDS		PROJECTED REVENUES-HOUSING TRUST FUND - 2008 THROUGH 2018										
	7/18/08 Through 12/31/08	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	Total
(a) Development fees:												
1. Approved Development												
2. Development Pending Approval												
3. Projected Development	0	18,000	18,000	18,000	18,000	18,000	18,000	18,000	18,000	18,000	21,000	183,000
(b) Payments in Lieu of Construction												
(c) Other Funds (Specify source(s))												
(d) Interest (3% est.)		540	540	540	540	540	540	540	540	540	630	5,490
Total		18,000	18,000	18,000	18,000	18,000	18,000	18,000	18,000	18,000	21,000	188,490

Stratford Borough projects a total of \$ 188,490.00 in revenue to be collected between July 18, 2008 and December 31, 2018. All interest earned on the account shall accrue to the account to be used only for the purposes of affordable housing.

2. ADMINISTRATIVE MECHANISM TO COLLECT AND DISTRIBUTE FUNDS

The following procedural sequence for the collection and distribution of development fee revenues shall be followed by Stratford Borough:

(a) Collection of development fee revenues:

Collection of development fee revenues shall be consistent with Stratford Borough's development fee ordinance for both residential and non-residential developments in accordance with COAH's rules and P.L.2008, c.46, sections 8 (C. 52:27D-329.2) and 32-38 (C. 40:55D-8.1 through 8.7).

(b) Distribution of development fee revenues:

The Municipal Housing Liaison will be responsible for distributing development fee revenues as stated within this spending plan.

3. DESCRIPTION OF ANTICIPATED USE OF AFFORDABLE HOUSING FUNDS

(a) **Rehabilitation and new construction programs and projects** (N.J.A.C. 5:97-8.7)

Stratford Borough will dedicate \$0 to rehabilitation or new construction programs (see detailed descriptions in Fair Share Plan) as follows:

Rehabilitation program: The majority of the rehabilitation program will be funded through Camden County Community Block Development Grants, in addition to other available funding sources and if needed, municipal bonds. Any shortfall to provide the rehabilitation need will come from the projected revenues in the Affordable Housing Trust Fund, however at this time, it is anticipated all rehabilitation funding will come from outside sources.

(b) **Affordability Assistance (N.J.A.C. 5:97-8.8)**

Projected minimum affordability assistance requirement:

Actual development fees through 7/17/2008		\$0
Actual interest earned through 7/17/2008	+	\$0
Development fees projected* 2008-2018	+	\$183,000
Interest projected* 2008-2018	+	\$5,490
Less housing activity expenditures through 6/2/2008	-	\$0
Total	=	188,490
30 percent requirement	x 0.30 =	\$56,547
Less Affordability assistance expenditures through 12/31/2004	-	\$0
PROJECTED MINIMUM Affordability Assistance Requirement 1/1/2005 through 12/31/2018	=	\$56,547
PROJECTED MINIMUM Very Low-Income Affordability Assistance Requirement 1/1/2005 through 12/31/2018	÷ 3 =	\$18,849

* Note: The 2008 portion of this projection reflects 2008 subsequent to July 17 as the remainder of 2008 is included in the actual figure reported above.

Stratford Borough will dedicate \$ 56,547 from the affordable housing trust fund to render units more affordable, including \$ 18,849 to render units more affordable to households earning 30 percent or less of median income by region, as follows:

The above mentioned funds will be utilized to convert low-income units to very-low-income units, as well as provide rental assistance.

(c) **Administrative Expenses (N.J.A.C. 5:97-8.9)**

Stratford Borough projects that \$37,698 will be available from the affordable housing trust fund to be used for administrative purposes. Projected administrative expenditures, subject to the 20 percent cap, are as follows:

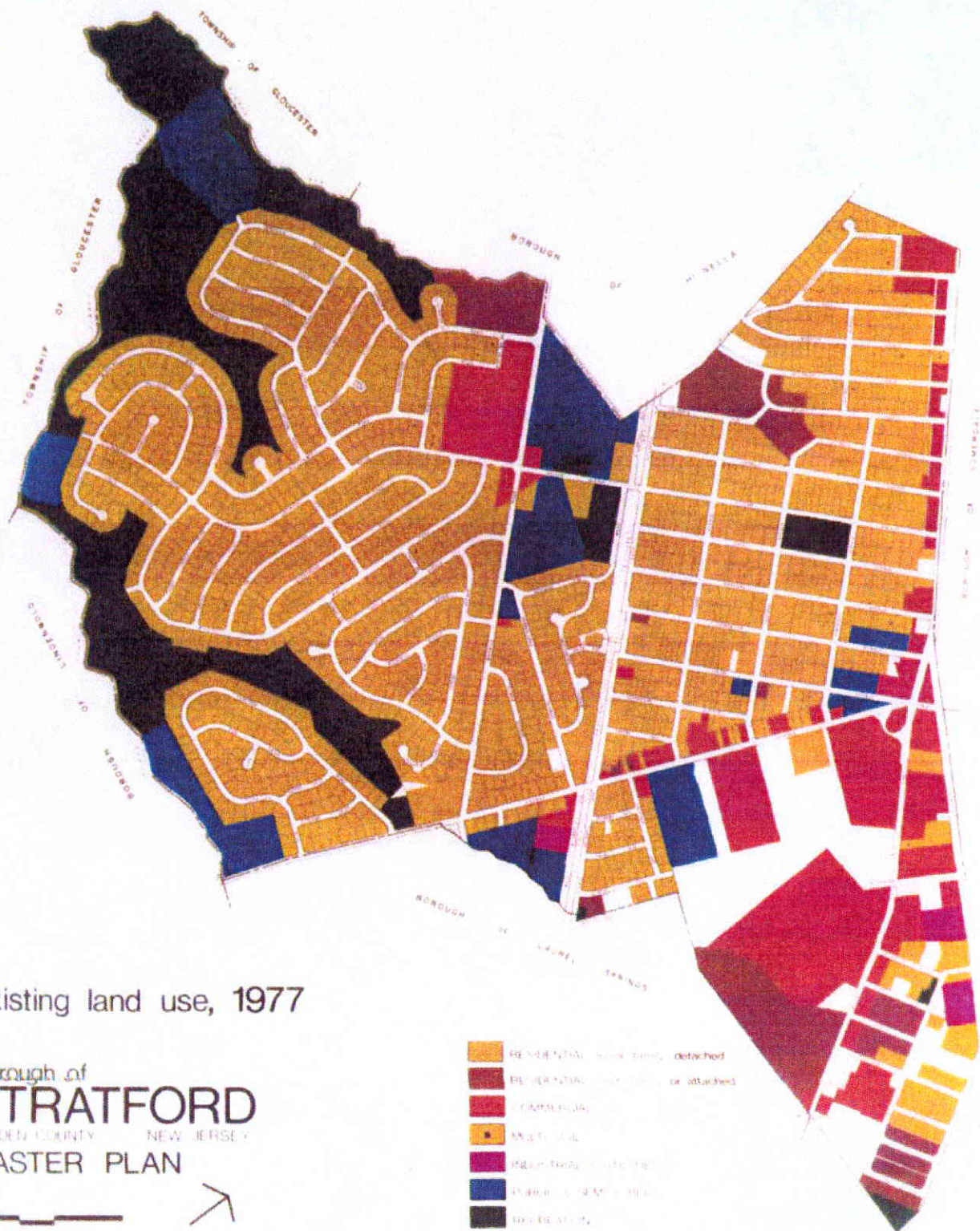
Paying for the Administrative Agent.

4. EXPENDITURE SCHEDULE

Stratford Borough intends to use affordable housing trust fund revenues for the creation and/or rehabilitation of housing units. Where applicable, the creation/rehabilitation funding schedule below parallels the implementation schedule set forth in the Housing Element and Fair Share Plan and is summarized as follows.

[illegible]

SPENDING PLAN SUMMARY	
Balance as of July 17, 2008	\$
PROJECTED REVENUE July 18, 2008-2018	
Development fees	+ \$183,000
Payments in lieu of construction	+ \$
Other funds	+ \$
Interest	+ \$5,490
TOTAL REVENUE	= \$188,490
EXPENDITURES	
Funds used for Rehabilitation	- \$
Funds used for New Construction	
1. [list individual projects/programs]	- \$
2.	- \$
3.	- \$
4.	- \$
5.	- \$
6.	- \$
7.	- \$
8.	- \$
9.	- \$
10.	- \$
Affordability Assistance	- \$56,547
Administration	- \$37,698
Excess Funds for Additional Housing Activity	= \$94,245
1. Rehabilitation Program	- \$
2.	- \$
3.	- \$
TOTAL PROJECTED EXPENDITURES	= \$94,245
REMAINING BALANCE	= \$94,245





Somerdale Borough

Gloucester Township


Hi-Nella Borough

Voorhees Township

Lindenwold Borough

Laurel Springs Borough

Lindenwold Borough

STRATFORD BOROUGH
CAMDEN COUNTY
Aerial Photograph 
0 0.05 0.1 0.2 Miles
November 2005

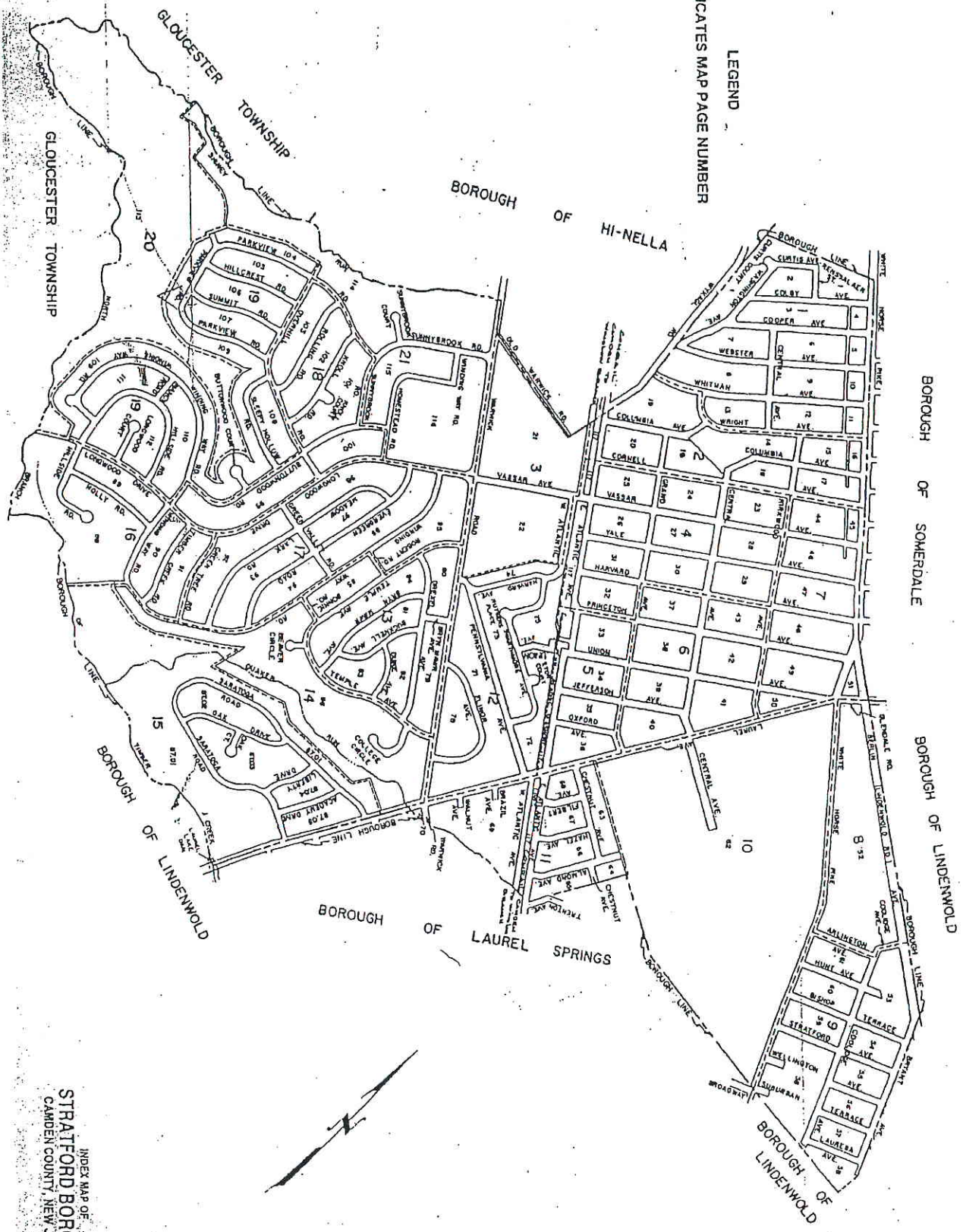
Block 48 Lot 4 Princeton School

Block 62 Lot 18
University of Medicine and Dentistry

Block 62 Lot 8

15... INDICATES MAP PAGE NUMBER

LEGEND



INDEX MAP OF
STRATFORD BOROUGH
CAMDEN COUNTY, NEW JERSEY

Oxford Houses of America - Directory

12/29/2008

New Jersey

Victorian House

825 Wesley Avenue
Ocean City, NJ 08226-3622

Gender: W

Beds/vacancies: 7/1

(609) 399-1559

Kingston House

31 Carnegie Dr
Princeton, NJ 08540-4023

Gender: M

Beds/vacancies: 6/0

609-356-0195

Stratford House

318 Columbia Avenue
Stratford, NJ 08084-1149

Gender: M

Beds/vacancies: 8/3

(856) 435-7708

Disney House

21 Disney Drive
Toms River, NJ 08755-4911

Gender: WC

Beds/vacancies: 8/2

(732) 608-9164

Ventnor House

5015 Winchester Avenue
Ventnor, NJ 08406-2451

Gender: M

Beds/vacancies: 6/0

(609) 317-4572

Billings Avenue House

729 Billings Avenue
Paulsboro, NJ 08066-1216

Gender: M

Beds/vacancies: 8/1

(856) 599-0094

Carnegie House

68 Erdman Ave
Princeton, NJ 08540-3908

Gender: M

Beds/vacancies: 9/2

609-751-0475

South Toms River House

51 Lakeview Dr.
Toms River, NJ 08757-5114

Gender: M

Beds/vacancies: 6/2

(732) 240-9535

Cuyler House

1114 Hamilton Avenue
Trenton, NJ 08629

Gender: M

Beds/vacancies: 7/1

(609) 396-6947

Winchester House

308-310 Hampshire Drive
Ventnor, NJ 08406-1020

Gender: W

Beds/vacancies: 8/0

(609) 823-4919

Langford House

38 Raritan Avenue
Port Reading, NJ 07064-1906

Gender: M

Beds/vacancies: 8/2

(732) 527-0776

Sicklerville House

52 Stone Hollow Drive
Sicklerville, NJ 08081-3926

Gender: M

Beds/vacancies: 9/0

(856) 262-0931

West Ridge House

24 West Ridge Road
Toms River, NJ 08755-4933

Gender: M

Beds/vacancies: 8/0

732-984-3322

Ocean House

5013 Winchester Avenue
Ventnor, NJ 08406-2451

Gender: M

Beds/vacancies: 7/0

(609) 487-5999

Boardwalk House

24 S. Weymouth Avenue
Ventnor, NJ 08406-2947

Gender: M

Beds/vacancies: 9/1

(609) 428-7109